



WAYS TO STRETCH YOUR DOLLAR—AND LIVE WELL!

smart MONEY SAVERS



Pay Off Debt
Build Up Savings
Lower Food Bills
Shop Like an Insider
Celebrate Affordably
Save on Gas

plus
Effective DIY Cleansers
Best Monthly Deals
Homemade Gifts
Money-Saving Apps
Budget-Friendly Recipes
...and more!





love it or lose it

Time is running out to protect our freshwater. **Act now.** www.wwf.org/love

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CHAPTER 1

GET A HANDLE ON YOUR FINANCES

If you're just coming to terms with reigning in your spending, you need to embrace it. Play it like a game you are determined to win and cheer yourself on like you're in the last quarter of a Final Four playoff. That will keep you motivated during the good times and propel you through the rough times.



5 WAYS TO ADOPT A MONEY-SAVING STATE OF MIND

1. Be grateful. An "attitude of gratitude" is the most vital part of embracing your cheap side. If you're happy with what you've got, you will find that you "need" far less than you did before. That's because you aren't seeking some momentary hit of joyous adrenaline by purchasing something. That rush rarely lasts and you're just left with more stuff and less money.

2. Be creative. How can you make something, save something, or repair something in a totally original way? Embrace the challenge and tap into your creativity. You may just discover that, in your originality, you've come up with something far better than the purchased alternative. (This can be especially true with fashion accessories, home décor, and birthday parties!)



3. Give. Being careful with money doesn't mean you're stingy. There are always people who are worse off than you. It's important to give a hand up to those people. If your kids were hungry or cold or without shelter, wouldn't you hope that some kind person would help them? Just give when you can. It has a way of coming back to you.



4. Know that less need equals more time. Not only does a thrifty lifestyle mean that you can refocus where your money goes. It means that you can refocus where your time goes, too. When you don't have to work quite as hard to keep up with an expensive lifestyle, it buys you time to perform money-saving tasks like cooking or baking from scratch or mending clothes instead of replacing them, which goes into that big happy circle of having more money to put toward important things.

5. Hang out with like-minded people. It is so much easier to embrace your budget-minded side if you aren't around people who you're tempted to compare yourself to all the time. Instead of heading to the mall, chat with friends on Skype or FaceTime. Instead of going out to sit in a coffee shop sipping a \$6 latte with whipped cream, sit in the garden at one of your friends' houses sipping coffee that someone made. You'll enjoy the same conversation that you would have had at that coffee shop, too, only without the price tag. This doesn't mean you can never meet out in public; just save it as a treat. Your wallet will thank you.



CHANGE IS POSSIBLE

Fact: You have options when facing a lung cancer diagnosis.

Learning all that you can about a diagnosis and what options are available can bring more than just hope. It can be the key to accessing treatments that help make long-term survival possible.

Lung cancer clinical trials may be the right option for you or a loved one.

**For more information on lung cancer and cancer clinical trials, visit
StandUpToCancer.org/LungCancer**

COMMON
*Stand Up To Cancer
Ambassador*

Fact:
Lung cancer is the leading
cause of cancer deaths
in the United States.



Fact:
Over 25,000 Black Americans
were diagnosed with lung cancer
in 2019 alone.


25k

Fact:
New treatments are being
discovered every day, and
they may be available to you.



*Photo By
Matt Sayles*

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TRIMMING DOWN YOUR FIXED EXPENSES

Lots of financial experts give tips about reducing your discretionary spending, but what about those fixed expenses? Some of these, you can't do anything about. However, some can be reduced or gotten rid of altogether. What fixed payments come out of your bank account every month? Let's take a look at each of these expenses individually to see how they might get reduced.

Mortgage/rent: This is often the biggest expenditure that many families make each month. When you buy a house, realtors will nearly always show you homes at the top of your price range. When you are looking for rentals, most people search at the high end of their budgets. Sometimes moving to a less expensive place is your only option if you need to make big financial changes. This can free up as much as a thousand dollars a month for some families. Moving is expensive, though, and you must figure that into the potential savings. If you are only going to save, let's say, \$50 a month by moving, it will be more than a year before you recoup your expenses, and that is going to do little to change your overall outlook. If you are moving to drop your expenses, it needs to be a substantial monthly savings to make it worthwhile. If you own



Car payment: As with a home payment, most people push the envelope and get the nicest vehicle that they can afford. The best option is to get something that you can afford to pay for in full so that you don't have a payment. Unless you owe more than the vehicle is worth, consider trading in the vehicle you are making payments on for one that you can pay for outright or make payments on for a short period of time. If you have more than one vehicle, is it possible to become a one-car family? If one of your vehicles is paid for, consider getting rid of the one that is being financed if both cars aren't in regular use.

your home, consider refinancing at a better interest rate.

Home/car insurance: You have to have insurance, but you can shop around for better prices and look into changing your coverage. You can drop your further by increasing your deductible, but if you do that, be sure you have access to the deductible amount in your emergency fund should an accident occur. If you have several cars in your family, you might not need to have rental car coverage on your policy.

Cable/satellite/Internet: This is an area in which cuts can almost always be made. Since these days Internet is vital to job and schoolwork, perhaps instead of cable, you invest in the best Internet available. Then if you have the urge to watch something, you can stream it online. For your entertainment needs, consider services like Netflix, Hulu, or Amazon Prime. It's a fraction of the price of a monthly cable or satellite bill and you can choose what you want to watch at any point in time.



Gym membership/exercise classes: Being physically healthy is important, but that doesn't mean you have to accrue high monthly fees to do so. You can kill two birds with one stone by coming up with some productive active things to do: work in the yard and garden, do more of that thorough, moving-furniture kind of cleaning you might only usually do once a year, or, if it's possible, walk to work instead of driving. Or try some

free fitness apps, like FitOn, which has activities from yoga to dancing, MapMyRun, which helps track and create new running routes, or Love Sweat Fitness, which also offers nutrition assistance.

Loan payments: Look at paying off your debts as quickly as possible using the snowball method (see the column at right) Then, once you have no debt, commit yourself to staying that way.

Phone bills: Most people do not need both a home phone and a cell phone. One or the other will nearly always suffice. Check in with your carrier regularly, too, as they offer promotions at different times of the year, so you might get on a money-saving program for, say, three months. Then, when that one expires, see if there's a different one.

Tuition: If your child is in college or a private school, tuition payments are a fixed expense that you can't really do much to reduce. You can apply for scholarships, but aside from this, the price is the price. You don't want your child to start off adult life in debt if you can help it, so if you can find a way to make these payments instead of using student loans, you are giving your son or daughter the biggest possible gift: financial freedom.

Extracurricular activities for the kids: This one really depends on your family. If your child is just killing time, then the extracurriculars may not be of high importance. On the other hand, if they are a devoted athlete or budding musician, you may find this is a very worthwhile expenditure. If the activity is not a serious pursuit, sometimes it can be replaced with lower-cost activities through the local community center or YMCA. Some children are really overprogrammed with an evening activity every day of the week and two on weekends. Kids need downtime and the freedom to just go outside, climb a tree, and look at the clouds floating by.



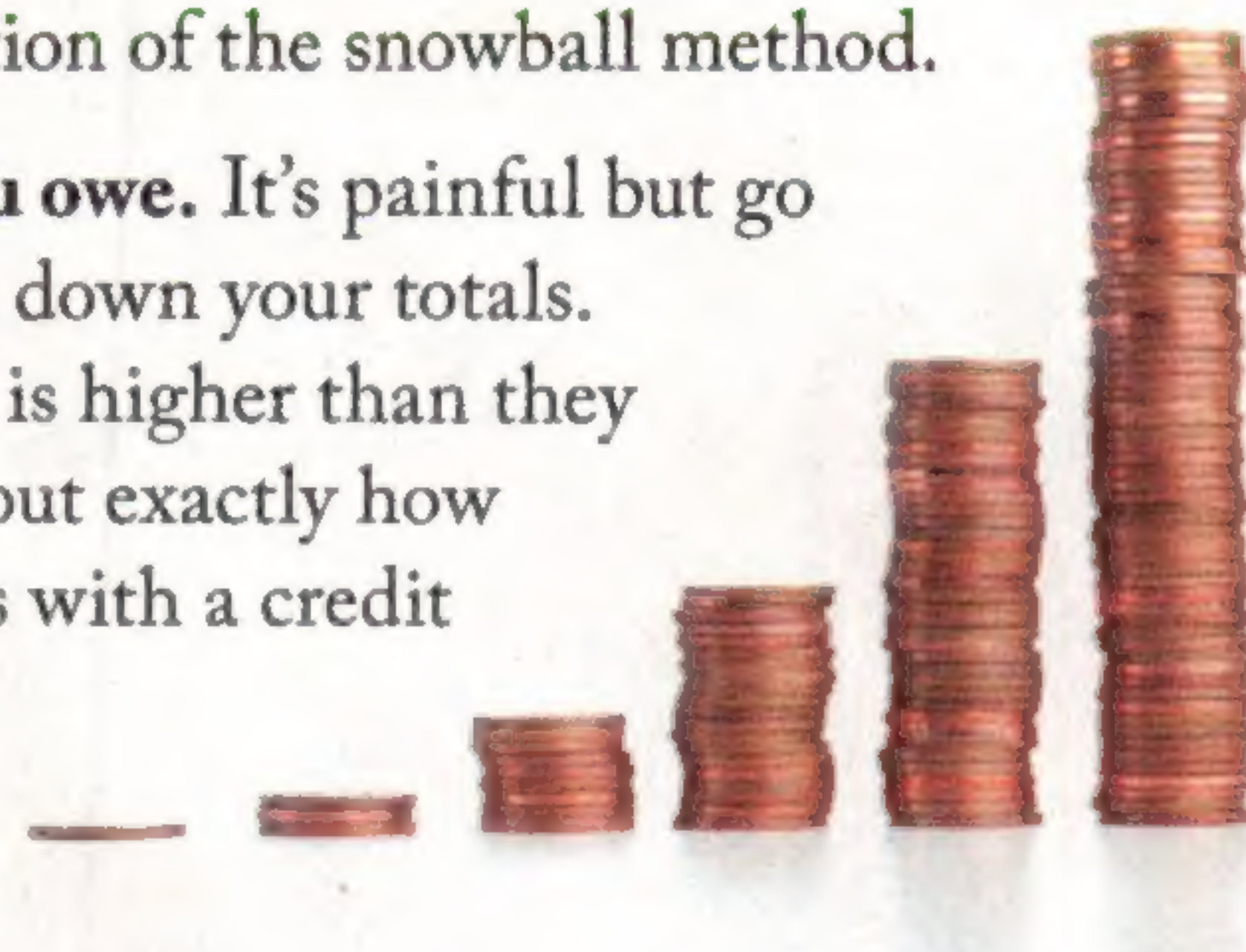
PAY DOWN THAT DEBT!

The snowball method is a snazzy little trick that can help you pay off debt as quickly and efficiently as possible. Imagine a snowball at the top of a hill. As you roll the snowball, you pick up more snow, and the snowball gets bigger. By the time it's at the bottom of the hill, it's huge. You can do the same thing with debt by paying off the smallest bill first, then applying what you'd normally pay on that lowest bill to the next bill. Continue adding the minimum payment for each paid-off bill to the next largest one until all your debt is repaid.

Here's a more detailed explanation of the snowball method.

1. Write down every penny you owe. It's painful but go through all your bills and write down your totals.

Most people find that the total is higher than they expected. An easy way to find out exactly how much you owe, and to whom, is with a credit report. It will give you your grand totals on things like credit cards, mortgages, auto loans, etc.

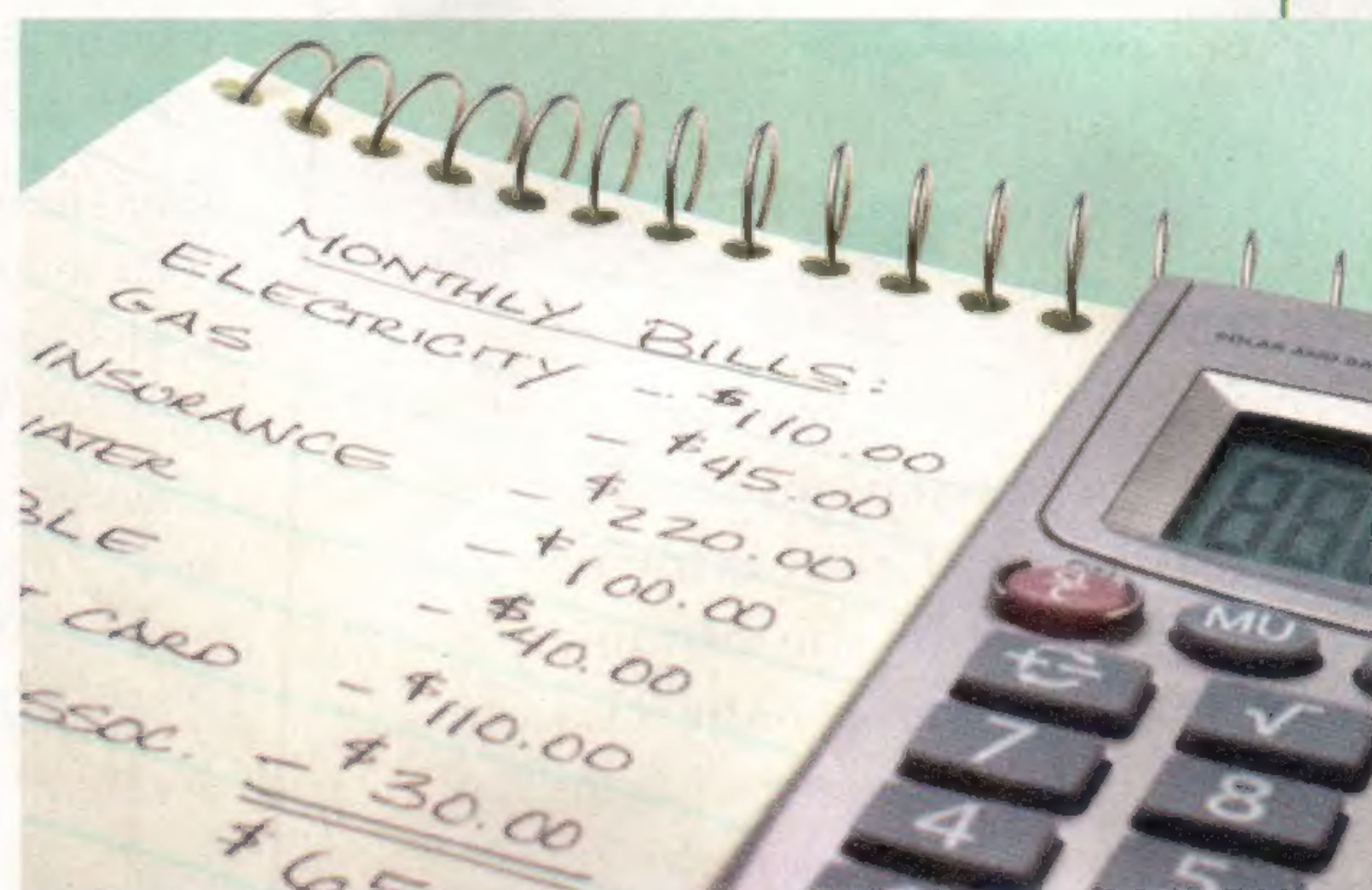


2. Organize the bills from smallest to largest amounts. This may not seem like it makes much sense but there's a method to the madness here.

3. Write another list of the minimum payments for each bill. This

is your baseline of payments each month. For the sake of ease, let's say there are ten bills with a total of \$750 in monthly minimum payments.

4. Now, figure out the rest of your budget. Once you pay your rent/mortgage, buy groceries, and pay the utility bills, how much money



do you have on top of your \$750 a month? For this exercise, we'll say you have an extra \$100.

5. Now, you're going to start putting all your extra money on the lowest bill each month. So, the first month, you make all of your minimum payments, and let's say \$80 extra on the smallest debt will pay it off. Then apply your leftover \$20 to the next smallest bill.

6. The following month(s), take the minimum payment from the bill you paid off, the minimum from the next smallest bill, and your extra \$100 to work toward paying off the second smallest debt entirely. Keep in mind that due to interest, your other debts will not change much at all if you are only making the minimum payment.



7. After that, combine all of your previous minimum payments with your extra hundred dollars, plus the minimum for your now-smallest bill. It should take you two months of snowballing to pay this off. Note, if you get new windfalls while you're paying off debt, like tax returns or bonuses, apply them to your smallest bills and potentially accelerate this timeline.

BANKROLL AN EMERGENCY FUND

If you don't have some rainy-day money set aside, it is of the utmost importance that you fund this right away since we all know that problems arise—from broken appliances to leaky roofs to job loss—when we can least afford them. If you don't have enough money set aside to weather a crisis, then you need to cut your spending to the bone until you do. Once the fund is built, you may discover you didn't really need those services or things as much as you thought you did.

Most of us have some places that

we can cut the budget. To put it into perspective, a fancy frozen coffee-like concoction from Starbucks is about \$6. A workweek without Starbucks = \$30 in the bank. A month = \$120.

Sell something. Do you have a basement full of unused relics? Exercise equipment, old furniture, unused appliances—all these things taking up valuable storage real estate can help you to establish your emergency fund. If the season allows, have a yard sale. Otherwise, Facebook Marketplace and craigslist are great places to sell things locally so you're not getting involved in packaging and shipping things.

Get a second job. You don't have to plan to work two jobs indefinitely but spending one day a week babysitting or taking on a part-time job can help you get your savings into the comfort zone.

Make only your minimum payments. This is not the standard financial recommendation, but until you have a one-month rainy day fund set aside, you should forgo making the extra payments even on interest-bearing accounts.

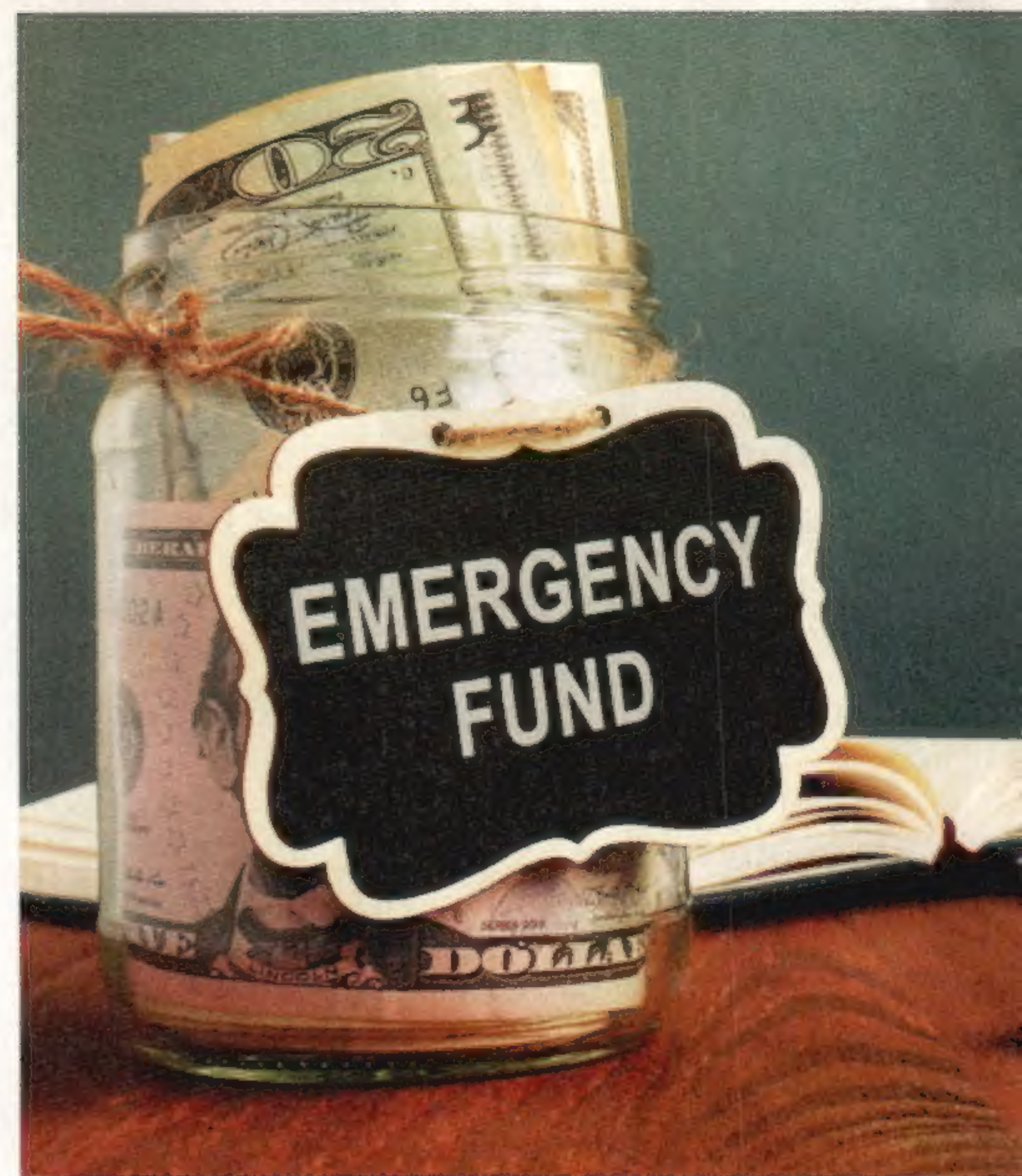
Eat cheap for a few months. If you can manage one cheapo meal a day, this can result in massive savings. Consider different meals that are less than a dollar per serving—generally these will be vegetarian offerings like beans and rice, a bowl of cereal, or eggs and toast. Soup is also a great budget-stretcher. And for the love of puppies, don't eat out—the cost per serving is five to ten times the cost of making the same dish at home.

Get rid of some fixed expenses. If you can eliminate some of your monthly fixed expenses, you can build your emergency fund very quickly. Cancel gym memberships, extracurricular activities, satellite or cable, and any subscriptions you don't need. Funnel all of that money toward your emergency fund.

Unsubscribe. Is your inbox full of newsletters from retailers with “the best sale ever” on a daily basis? It's hard to say no to those all the time. Unsubscribe. Yes, you'll probably miss out on some deals, but if you need an item, you can usually find the same deals available in store or online.

Avoid places that make you want to spend money. Just like not going grocery shopping when you're hungry, do yourself a favor and don't tempt yourself with casual visits to stores you know you love. And if you do actually need to go, plan to take only the cash you'll require and leave your cards at home.

Don't save your credit card info at online stores. The added step of putting in your card each time keeps will slow you down on those convenient one-click purchases. Amazon can be the source of many great things, but it can also be the biggest expense on your credit card bill.





REACHING BIG GOALS ON A LITTLE BUDGET

Setting a goal can be the best way to keep on track about money. Maybe you want to pay off your house or put your kids through college or spend two weeks at Disney World, or just have enough extra to help support a family member, like an elderly parent, each month. It doesn't even have to be a huge goal—if you feel overwhelmed by that, start out smaller. Perhaps it would be paying off a specific credit card or saving up for next Christmas.

With your goal in mind, you need to make a map. Think of it as a road trip. Let's say you want to go from California to Virginia. You could just drive east, but it makes more sense to navigate to your destination by using a map. Real life can be very similar to traveling a great distance.

An entrepreneurial trick is to create a map to your goal by working backward. Once you know your goal, it's fairly easy to work your way from the goal to the point you are at right now.

It looks something like this:

1. The goal
2. How much will it cost to reach the goal?
3. When do you hope to reach the goal?
4. How much do you need to save per month to reach the goal in that time period?
5. How much money is available to put toward your goal each month? Is it enough for your monthly goal?
6. If not, what can you cut to acquire that amount of money? How can you make the extra money?

So, do you have a big goal? Are you wondering how to achieve it? Using the example of using six months to save up for a dream vacation, here's a process to try so you can get started, and maybe it will help you develop your own.

Keep reminders of your goal everywhere. It makes it far easier to resist the temptation of a temporary buzz from buying something you don't need when you're constantly getting reminded of your big goal.

- Have a screensaver of an exotic locale that reminds you of where you want to be every time you turn on your laptop or place pictures on your fridge. This way, you start your day with this goal in mind.
- Print off your dream itinerary and keep it folded around your debit card. Talk about something that makes you think before spending!



Create a savings calendar. Again, the best way to reach a goal is to figure it out backward. For our hypothetical dream vacation, costs to consider are:

- Two weeks (or however long you want to go) of expenses (hotels, food, sightseeing, excursions, etc.)
- Airline, train or boat tickets to your destination(s)
- Gear you need for this trip
- An emergency fund to help out with those miscellaneous expenses that are bound to occur when you are traveling

The other number you'll need is the amount of money you must have each month to pay all your current bills. Here's how to break it down, step-by-step:

1. Multiply your monthly budget by six, since you'll need it each month over the next six months.
2. Add the two numbers together—the six-month budget and the big goal money. That's the total you must earn over the next six months.
3. Divide by six to break it down into monthly amounts and write that amount on your calendar for each month over the next six.
4. Then, divide the monthly amount by four to get a weekly total. If your income varies week to week, you might divide it further, by seven, to get a daily total. Now you know exactly what you have to make and put aside each month—or week, or day—to make your goal happen.

Will you actually earn extra money every single day? Probably not. But there are things you can do to make up the shortfall.

- Sell things in good condition that you don't really use anymore.
- Take on some freelance gigs.
- Perform some tasks yourself that you'd normally pay someone else to do, like cleaning the gutters.

The whole time, you'll know exactly where you're at and if you're on track for making it happen. If for some reason you are not on track, you can adjust or change the plan entirely. There is nothing more powerful than breaking down a big goal week by week, or day by day.

CHAPTER 2

HOME CHEAP HOME

Saving money starts at home! The price of your housing and utilities are necessities and keeping those must-haves as low as possible is the key to decreasing the amount of money you spend every month. Here are can-do ideas for keeping these expenses manageable.



TURN DOWN YOUR ELECTRIC BILL

Aside from staying warm and cold, there are many ways to cut your electric bill that won't lead to candlelight and deprivation. You may have heard of some of these before, but a little refresher never hurt anybody.

- ▲ **Be strategic with your thermostat.** Another good investment is a thermostat you can set to be lower when nobody is home during the day and higher in the mornings when it's chilly.
- **Turn the lights off when you leave a room.** It might be worth putting a motion-sensitive switch in frequently visited rooms like bathrooms and hallways, especially if you have children (or careless adults) in your home. You can find these at any hardware store and they're easy to install.



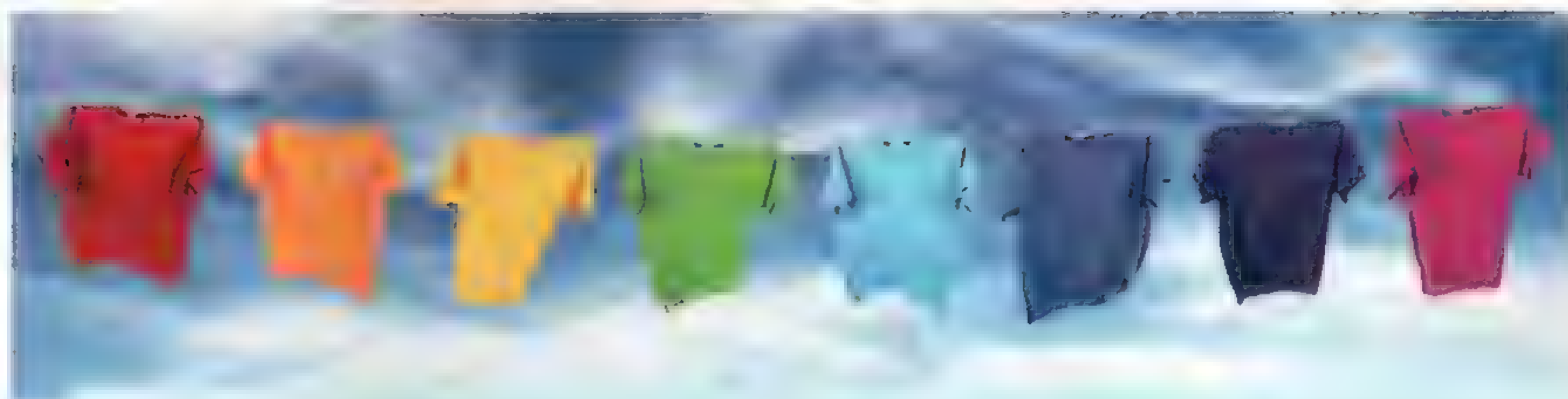
Use the crockpot or microwave instead of the oven. The crockpot uses far less power than heating up the oven. For reheating, if you use a microwave, it can save many kilowatts of power over reheating food in the oven or on the stovetop.

- **Use natural light.** During the day, there's no reason to have a lamp on in your home unless it's incredibly overcast. Open up the curtains and let the sun light your way for free.

Unplug electricity-sucking appliances when you're done with them. Televisions, coffee makers, treadmills, office equipment, computers, and chargers (even when they aren't being used) are called "energy vampires" and they can suck up many kilowatts of power over the course of a month. For the sake of ease, consider a power strip in each room so you can turn off multiple energy-drainers at a time with the flip of a switch.



- **Keep your fridge and freezer at their ideal temperatures for maximum efficiency.** For refrigerators, that's 35°F to 37°F and for freezers, that's 0°F.
- **Change your bulbs to compact fluorescents.** Each one can save you \$50 in electricity of the lifespan of the bulb. Some utility companies even sell them at a discount.
- **Use less hot water.** Wash clothing in cold water. Only run washing machines and dishwashers when they're full. Take shorter showers.



Hang your clothes to dry. This can save a lot of money, as dryers consume a lot of energy. And in the summer, you'll save even more because your air conditioner won't have to combat the heat of the dryer.

- **Get an energy audit.** Your local electric company may offer an energy audit for free. This can really help you see where you're using power you may not actually need.

BE WATER-WISE

Here are a few suggestions for reducing the amount of water you use on a daily basis. Take notes from those who live without running water. Just think: If you had to physically acquire every drop of water used in your home, whether by pumping it from a well or lugging it from a water source, you'd already be taking many of these lower-tech steps.

Landscape with plants that grow naturally in your area. They should require little in the way of additional watering and are easy to care for, which is what has made native gardening so popular in water-restricted zones.

- **Shave with less water.** When shaving, rinse your razor in a cup instead of under running water. Similarly, use a glass of water to brush your teeth instead of running the tap the entire time.
- **Skip the dishwasher.** Doing the dishes by hand uses far less water if you fill one basin for washing, then set up another for rinsing. Running water uses up to four gallons per minute. If you do use a dishwasher, run it only when it's completely full—this can save you 1,000 gallons per month.
- **Use that basin again.** Wash produce in a basin of water instead of under running water.
- **You can even reuse aquarium water.** If you have a fish tank, when you clean it out, reserve the water for your garden. Your plants will love the nutrient boost!
- **Get rain barrels.** Harvest rainwater for your garden.
- **Repair leaks.** At the rate of one drip per second, that adds up to five gallons per day . . . literally down the drain.



Mulch. Use an organic mulch in your garden to help retain moisture.

- **Use less water per flush.** Use a brick, a filled plastic bottle, or a float booster to fill space in the back of the toilet tank. This reduces the amount of water used in each flush.



Use a nozzle on your hose. This way, you are only putting water where you want it, not spraying it uselessly as you walk to the garden.

- **Take shorter showers.** Try to reduce them to five minutes—this can save up to 1,000 gallons per month! If you can't handle a five-minute shower, every two minutes you shorten your shower time can save approximately 150 to 200 gallons per month.
- **Research purchases of new appliances.** If you are buying new items for your home, opt for those that use water more efficiently, like front-loading washing machines and low-flush toilets.



MAKE CHEAP CLEANING PRODUCTS (THAT WON'T KILL YOU)

Some of our most familiar cleaning products are filled with corrosive substances, irritating artificial fragrances, and petrochemicals. They can cause immediate symptoms like skin irritation, respiratory issues, allergic reactions, and eye irritation, and are associated with some long-term issues, too. Luckily it's quick, frugal, and easy to make non-toxic cleaning products.. Not only are you sparing your health, but you'll save a lot of money with these DIYs!

Here's what you need for a clean home:

- Baking soda
- Borax
- Vinegara
- Essential oils in your favorite scents
- Liquid castile soap in your favorite scent
- Non-smelly cooking oil (get something inexpensive for this, since you won't be consuming it)

— You can make everything you need from those items.



DRAIN CLEANER

- ¼ cup baking soda
- ¼ cup salt
- ¼ cup cream of tartar

Mix the ingredients together, then sprinkle into the affected drain. Follow with 2 cups of boiling water, and then let it sit for one hour. Rinse, and your drain will be clear.

GENERAL FLOOR CLEANER

- 16 parts hot water*
- 1 part borax
- ½ part castile soap
- A few drops tea tree essential oil
- A few drops other essential oil for fragrance

*If your floor is particularly greasy you can replace half of the water with white vinegar.



HARDWOOD FLOOR CLEANER

Your hardwoods will gleam with this cleaner. Note: this cleaner is only for real wood floors. If you use it on laminate it will be slippery.

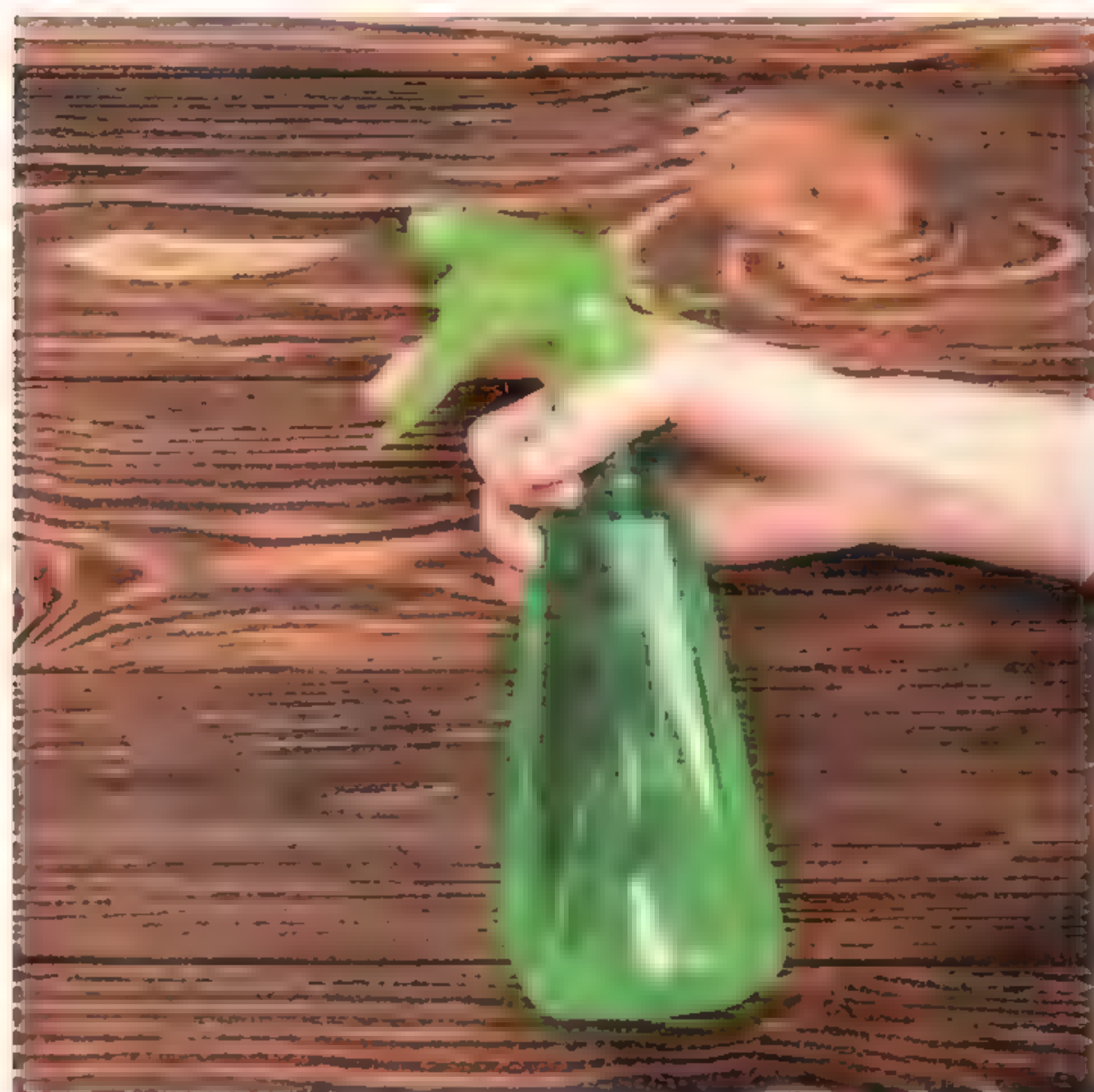
- 16 parts hot water
- 1 part cooking oil
- ½ part lemon or lime juice
- 5–10 drops citrus essential oil



SPRAY SURFACE CLEANER #1

- 2 parts white vinegar
- 1 part water
- 5–10 drops essential oil of choice

Fill a spray bottle with white vinegar and water. Add your favorite essential oils to cover the vinegar smell. This works on non-wood surfaces and glass.



SCOURING POWDER

- 1 part baking soda
- 1 part borax
- 10–20 drops essential oil of choice

In a mason jar, mix the baking soda with the borax. Sprinkle in some essential oil. (Try citrus or mint smells for the fresh clean fragrance.) Combine the mixture well and put it in a sunny windowsill for a week to let the powders absorb the scent of the oils. If you aren't concerned about the fragrance you can use this right away.

SPRAY SURFACE CLEANER #2

This one is good for wood surfaces. Mix this up in small batches, because the oil can become rancid.

- 3 parts unscented cooking oil
- 1 part vinegar
- 5–10 drops essential oil of choice

Yes, basically, it's salad dressing. You can add sandalwood essential oil to this for a woodsy smell, but lots of folks use citrus oil to get that lemon fresh fragrance. Spray this on wooden furniture and work with the grain.

10 REUSABLE OPTIONS FOR COMMON HOUSEHOLD STUFF

We live in a society driven by convenience, which comes with a high price tag. Not only are you spending money unnecessarily at the checkout counter for it, but the planet is getting buried under mountains of trash. The average American produces 1,600 pounds of garbage per year.

COFFEE FILTERS These days, many people have a conventional drip coffee maker, but also a Keurig for a quick cup in the afternoon. Here's the awesome thing: you can get reusable filters for both for well under \$10. Replace the throwaway paper filters for the coffee pot with a little mesh basket that also comes in a pointy version if your coffee maker uses the cone type of filter. If you have a Keurig, you can get reusable pods. This saves money by allowing you to use your own high-quality coffee at a fraction of the cost of K-cups. Keep these filled and in the fridge so they're ready to go when you're in the mood.

PAPER TOWELS These are so convenient that it gets hard to keep track of how many get used every day as stand-ins for napkins, tissues, and even plates, and that can add up quickly. Instead, purchase a big package of the bar mop type of towels for cleaning. They're very absorbent and soak up big spills quickly and easily.

DIAPERS The cloth diapers today are so much better than the ones our grandparents used. They have liners, snaps, different sizes, and all sorts of conveniences to make a mama's life easier. In fact, they look a lot like disposables. You can often pick these up secondhand since they can't be used for other purposes like the old-fashioned foldable diapers. While the initial purchase is an investment, if you're committed to using cloth, you will save hundreds of dollars throughout your child's diaper days.

BABY WIPES Soft baby washcloths can be dampened and stored in a ziplock bag when you're on the go. (Be sure to remember a bag for the dirty cloths, too.) Your baby wipe cloths can be soaked in the same bucket as the diapers and washed in the same load.

DRYER SHEETS You can make your own dryer balls using 100 percent wool yarn or even old sweaters. Ball up scraps, secure them with cotton twine and put ball in water to boil. Let it cool, squeeze out water and put ball in dryer on high heat until thoroughly dry. Remove twine and you should have a compact, wool ball. Scent it with a little bit of essential oil so that it'll give off a lovely clean smell without any chemicals. Dryer balls should help with static cling, too, but for extra assistance, crumple up a piece of aluminum foil and toss it in, too. That same piece of foil will be good for up to six months.

FOOD WRAP Forget plastic wrap and look for other ways to keep leftovers in the refrigerator. Try "Bees Wrap" which is made from fabric coated in beeswax. To make your own, all you need is a few supplies and pinking shears. The warmth of your hands makes the wrap cling.

SHOPPING BAGS In some areas, stores now charge for shopping bags. At 10 cents a pop, this can add up over the course of a year to well over \$50. (It could be far more depending on how much you buy.) Stash some reusable bags in your car so that you always have them available. You can buy them fairly inexpensively but making your own from old T-shirts or miscellaneous fabric can be a fun (and free) project to do with kids.

SWIFFER COVERS You may like the convenience of a Swiffer, but not the expense of the disposable covers for it. With machine-washable covers, you could use a fresh one each time you dust-mop. You can even make them from cotton socks. Finally, a way to make use of those lonely, single socks!

WATER BOTTLES Do you know how many water bottles get thrown out each year? More than 22 billion! That is almost an unfathomable amount. Purchasing water in individual bottles is awfully hard on the budget, too. If your local tap water is safe to drink, filter it and fill your own bottles. If you must purchase your water, go with the 5-gallon refillable jugs, and dispense it into your own BPA-free bottles.

BATTERIES While they're more expensive on the front end, rechargeable batteries have to be purchased far less frequently and can save you a bundle over time. Look for a charger that works for everything from AAA to 9V. Some even work on non-rechargeable batteries.



HOW DECLUTTERING CAN HELP YOU SAVE

When you have less, it's easier to find things. This saves time as well as money. Your keys, library books, and phone chargers are all easy to locate, you don't spend hours turning the place upside down looking for the items, and you don't have to pay fines or replace them.

You can make good money selling the stuff you don't need. Do you have too many kitchen tools that you never use? What about clothing that is a size you haven't been since you were nineteen? Do you have electronic gadgets that no one in the family uses anymore? List these items on Craigslist or Facebook Marketplace. Or, you can have a yard sale to rake in the cash. Your clutter could be someone else's treasure.

Living in a clutter-free environment is less stressful. And we all know that stress often pushes us to spend money on things we don't need, shouldn't eat, or didn't actually want in the first place.

You don't have to replace things that simply got misplaced. Have you ever bought ingredients that you knew you already had, but you just couldn't find? Or bought new razors although you were positive you just grabbed another pack on your last trip to the store? If your items are well-organized and easy to find, say goodbye to the duplicate purchases and save your money for things you really need.

You don't have to spend as much money organizing your stuff when you have less stuff. If you have tons of things, you probably also spend a significant amount of money containing those things. Shelving units, Rubbermaid tubs, drawer organizers, and cubbies all cost money and the more stuff you have, the more it will cost you to keep it organized.

You need more room when you have more stuff. That means if you are renting or buying a new home, you may have to get a bigger (read: more expensive) place to live, just to stash your stuff. Plus, the more belongings you have, the more expensive moving costs are. Some people have outgrown their spaces so much that they rent storage units for the stuff they aren't even using.

You save time when your home is clutter-free. How much time have you spent "looking" for things recently? If you spend fifteen minutes per day looking for things, you've spent more than ninety hours over the course of a year. Ninety hours that could have been used in amazingly productive ways! How often do we look for shortcuts that cost more money because we don't have "time" to do the from-scratch, longer way? Ninety hours!



The latest trends to make food **POP!**

VISIT POPKITCHEN.CO

for simple & delicious recipes from America's favorite Food Squad, celeb chefs & foodie celebs, food how tos, pantry favorites and ways to transform dinnertime.





DUCT TAPE

It sounds like a cliché, but there are so many things that duct tape can quickly repair—the back of a sofa after it got ripped during a move, the leg of a table, tarps, backpacks, sneakers, and much, much more. Will the fix be beautiful? No, probably not. But the value of your ability to eke out just a little bit more wear from an item you're not ready to replace cannot be overlooked.



BLACK DYE

At least once a year, run all of your black clothing through the washing machine with a package of black fabric dye. It makes faded clothes look brand-spankin' new. (Be sure to

run a load of darks as your next load after this so that you don't stain light-colored clothing.)

A MONEY-SAVER'S SURVIVAL KIT

There are a few home items that are worth their weight (and more) in multitasking gold. Instead of filling your cupboards with a ton of specialty items, look to these workhorses to help you around the house.



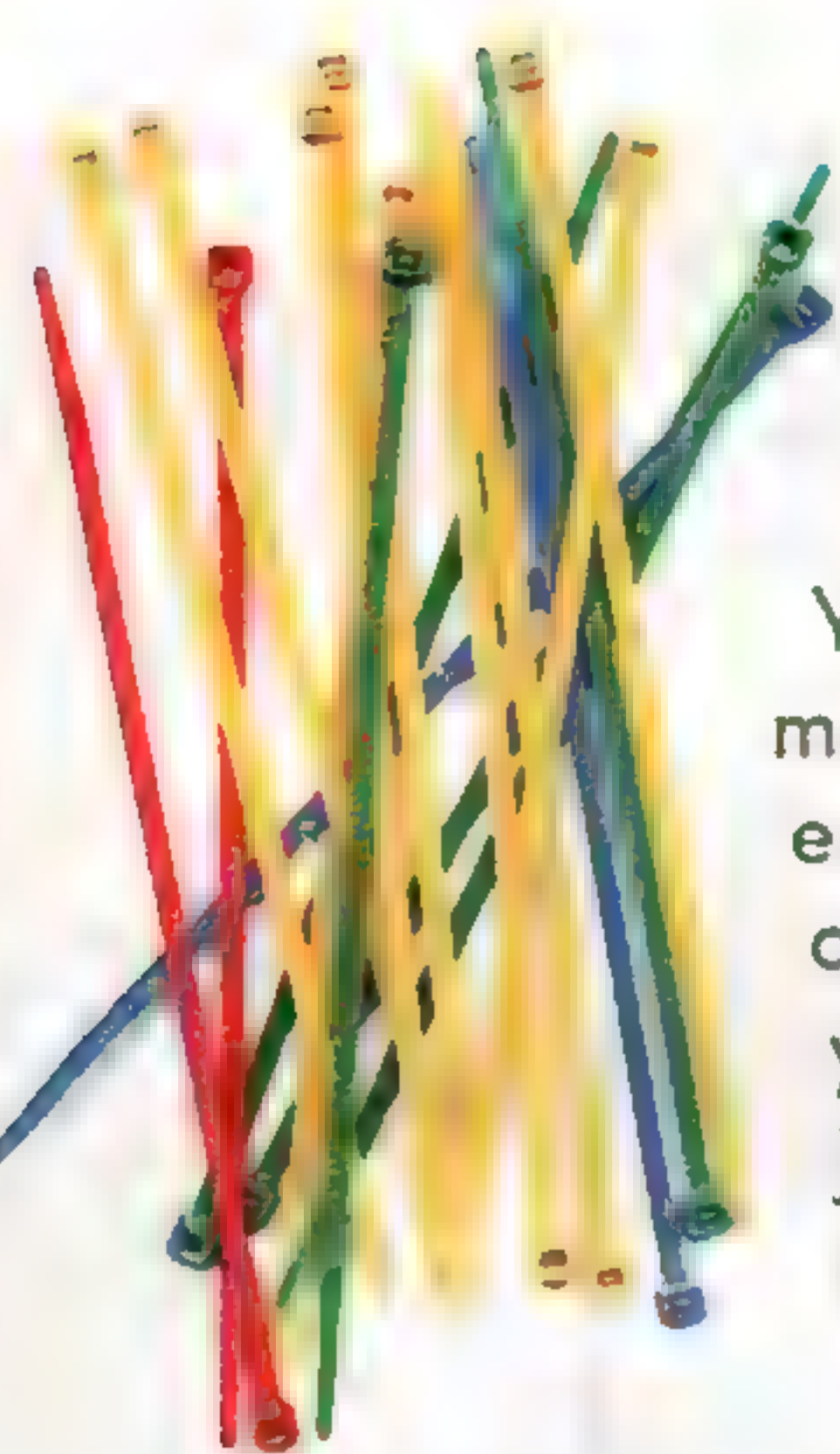
HOT GLUE GUN

Not only can you use these for all sorts of DIY crafts, but they can help with a multitude of repairs on everything from shoes to books to toys. Or use them to enhance everyday items: a dollop on each side of a plastic hanger, for example, can give clothing a little something to cling to.

ZIP TIES

You can use zip ties to make all sorts of ad hoc contraptions, like holding a trouble light overhead on the beams of your basement.

You can also use them to tame the mass of cords at the back of your entertainment center. In a pinch, one can even work as a hair tie when you're trying to get out the door and just can't find one of the many you know you have.



WD-40

It doesn't have to be name brand. Any kind of lubricant can be worth its weight in gold. From silencing squeaks to making hinges and moving parts work again, lubricating fluid is a valuable repair asset.



VINEGAR

You can clean with it, cook with it, pickle with it, and kill weeds with it. It's as multipurpose as a kitchen item can get.



STAPLE GUN

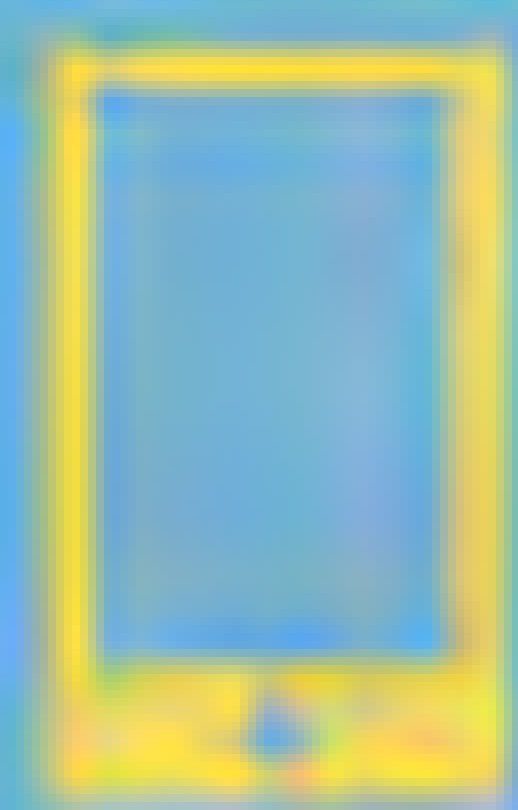
What can't you do with a staple gun? Reupholster furniture; cover a piece of plywood with fabric; attach posters to backing before putting them in a frame; attach "skirts" over lower kitchen cabinets with long-lost doors; the staple gun should be a, well, staple.



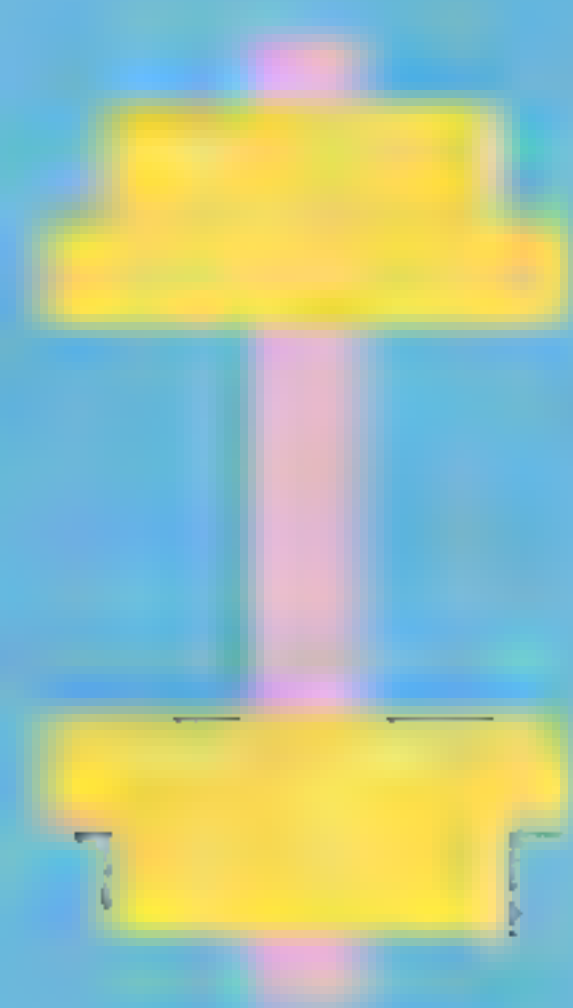
**We may be keeping our distance,
but we are in this together.**



Stay Calm.



Stay Connected.



Stay Active.

#AloneTogether



Go to AloneTogether.com for ways
to take care of yourself and others.

CHAPTER 3: LOWERING YOUR FOOD BILL

There are many things that can leave you short when it comes to your grocery budget. But there are ways you can feed your family tasty and nutritious meals with limited funds. Read on for tips and strategies for eating well while spending less.



MONEY-STRETCHING GROCERY LIST

When your budget is super tight, you're likely better off to shop for the entire month rather than make weekly trips. Once-a-month shopping is a far less expensive way to purchase food. To learn how to make it work, turn to page 18.

When you are really trying to save money, your diet may look a little different than it normally does. Remember, your goal is to eat as well as possible within a strict budget. Here's how to navigate the basic food groups so you will know what to look for and how to trim your costs while you're shopping. None of these lists are comprehensive—you have to go with the things your family will eat and the things you can find at low prices.

PROTEIN

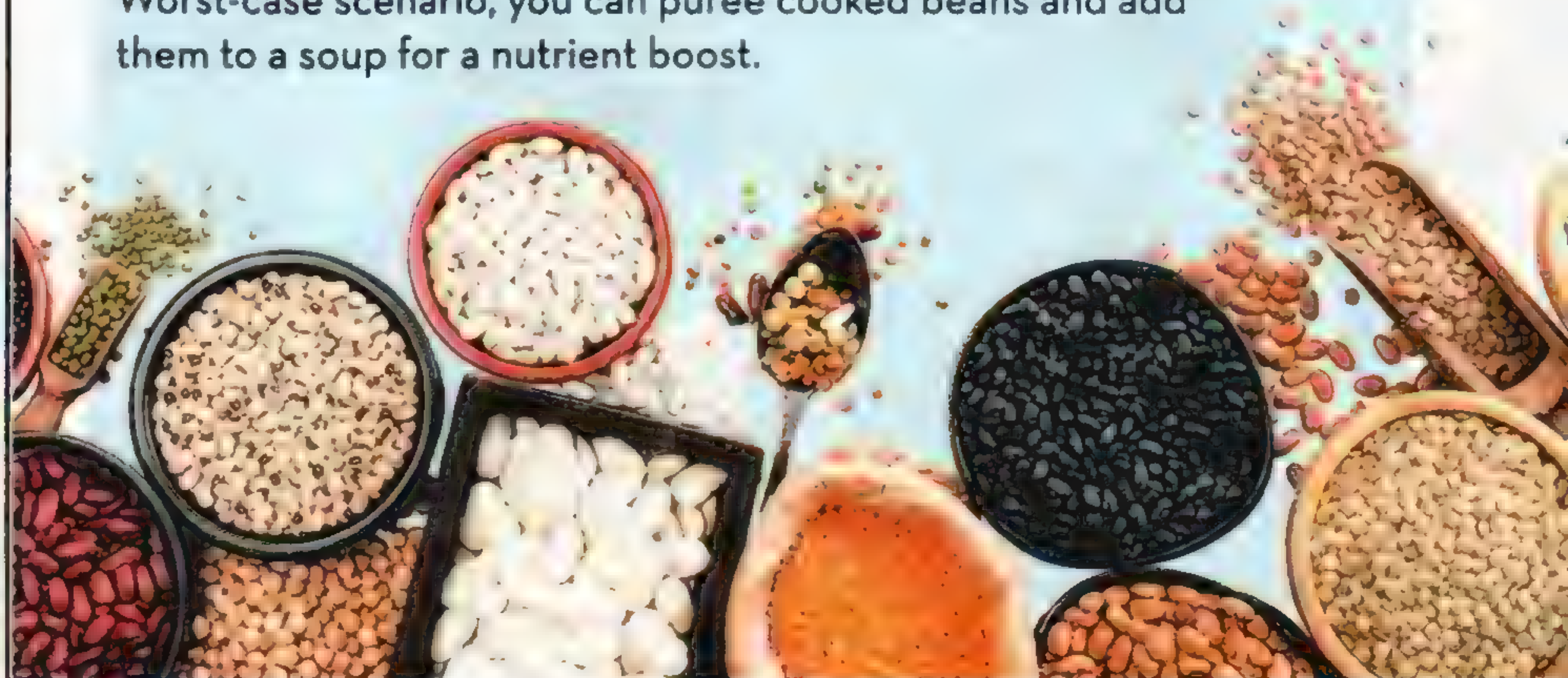
MEAT When your budget is super tight, don't expect meat to be the main dish. You don't have to go vegetarian, but calorie for calorie, meat is very expensive. Use less meat than you normally would and make it an ingredient instead of the star of the meal. Go with less expensive cuts, such as stew beef, 70/30 ground beef, chicken quarters, chicken thighs, etc. You can also buy an inexpensive beef roast and an inexpensive whole chicken that will get you through several meals if carefully portioned.

EGGS Eggs are a very inexpensive and healthy source of protein. Walmart has huge flats with thirty eggs for a very reasonable price—grab a few of those and think about breakfast for dinner.



PEANUT BUTTER Peanut butter is a tasty protein source and most kids love it. (Assuming there are no allergies, of course.) Grab a huge jar and if possible, go for one that is more natural. Skippy and Jif both have a natural peanut butter without a whole lot of additives or high amounts of sugar.

BEANS These are highly nutritious and convenient, although you can go with dried beans instead of canned for even greater savings (they will just require a bit of advance planning to use). If your family members don't like beans, they might prefer refried beans or bean dip. Worst-case scenario, you can puree cooked beans and add them to a soup for a nutrient boost.



CANNED TUNA This pantry staple offers a convenient (and cheap!) way to add much-needed protein to your menu.

LENTILS AND SPLIT PEAS Both of these are high in protein, dirt cheap, and easy to turn into delicious soups with no pre-soaking required.



PRODUCE

APPLES If the price is reasonable, grab a large bag of apples. Keep them refrigerated to extend their life as long as possible, and you can always turn any extras into home-made applesauce.

APPLESAUCE If you take on the once-a-month shopping challenge, this is a great addition for later in the month when the fresh stuff is gone. To save money, look for large jars of applesauce instead of the little individual packets for lunch boxes. Go with unsweetened versions—you can always dress them up with a little cinnamon and sugar if need be.

CANNED FRUIT Get fruit canned in the lightest syrup possible, or fruit canned in juice so you're not eating too much sugar. Canned fruit is a nice addition to pancakes, waffles, or oatmeal. Reserve the juice for baking.

OVERRIPE BANANAS If your store has a last-day-of-sale bin for produce, you may be able to grab some overripe bananas. Get these and take them home for banana bread. You can also freeze them to make a fun smoothie base or even turn into good-for-you ice cream. Bananas are great for creating treats!



CARROTS Pick up one of those huge bags of grown-up carrots, peel them, slice them, and keep them in a bowl of water in your fridge for yummy, and healthy, snacking.

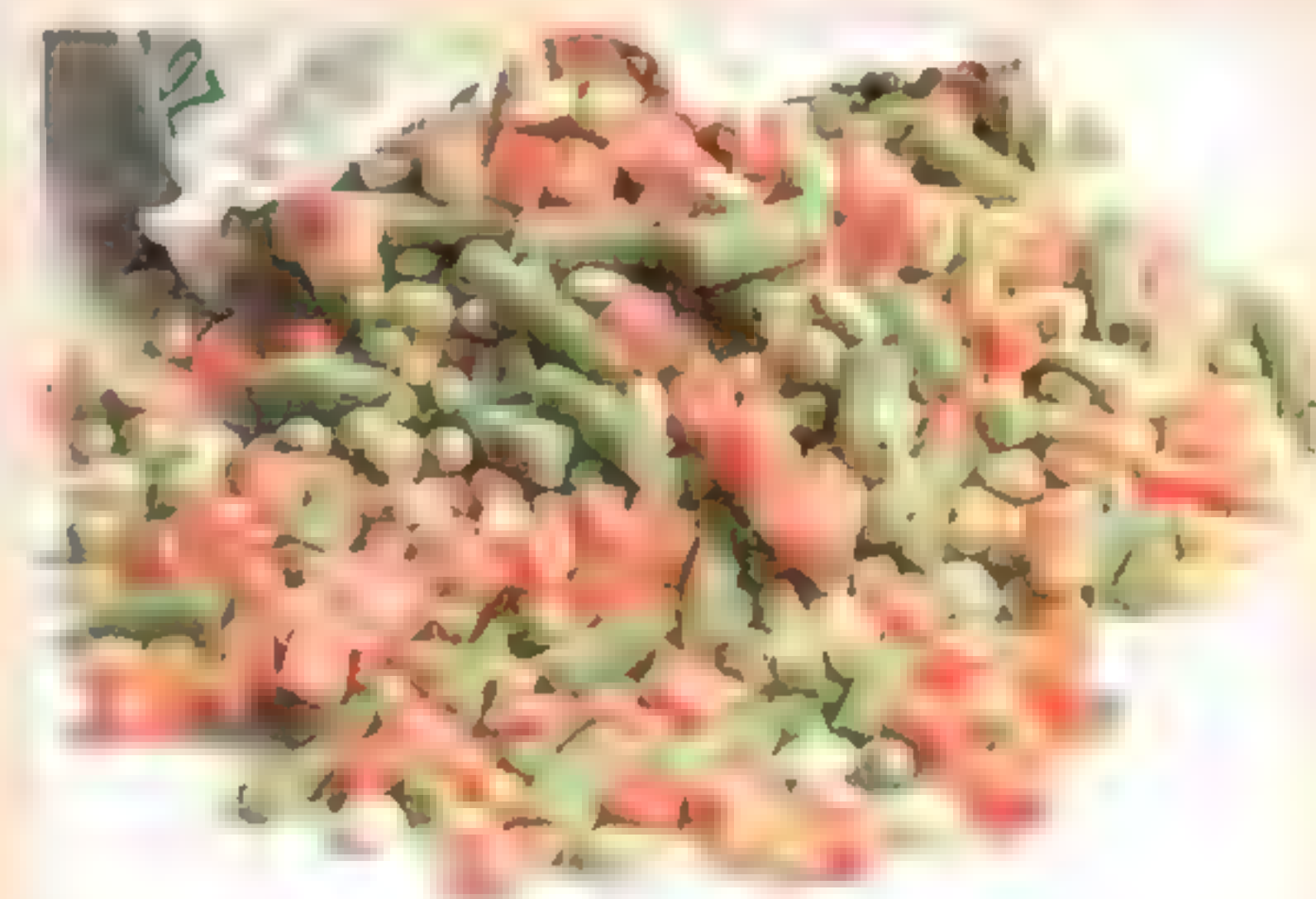
POTATOES A couple of bags of potatoes can get you through a rough time. Potatoes are filling, can be cooked in a lot of different ways, and most folks love them. Leave the peel on for added fiber. Store them in a cool, dark place away from onions for the longest life. Even when they're sprouting eyes, you can still eat them—just cut out the sprouting parts.

ONIONS A big bag of onions will help you flavor up your home cooking this month.

CABBAGE Depending on the time of year, a few heads of cabbage will get you far for very little

money. You can use cabbage in coleslaw, salads, soup, or casseroles. You don't need to get fancy—just go with the plain, ordinary green heads of cabbage if they're the cheapest.

FROZEN VEGETABLES When they're on sale, you can sometimes get bags of frozen vegetables for as little as a dollar each, or even less. If you have the freezer space, this is the way to go. Great ones to have on hand are: peas and carrots, green peas, corn, cauliflower, broccoli, chopped spinach, Brussels sprouts, mixed vegetables, and green beans. With an assortment of frozen vegetables, you can make all sorts of great stuff.



CANNED TOMATOES Get a variety of whole, crushed and diced ones. These can be used for soups, chili, casseroles, and sauces. Canned tomatoes are a nutritional powerhouse.



GARLIC

Sometimes it's cheaper to buy garlic already chopped up in a jar. Grab enough garlic to spice up your food over the course of the month.



WHATEVER IS IN SEASON

Every season, there are fruits and veggies that are at their ripest and least expensive.



ONCE-A-MONTH SHOPPING AND HOW IT SAVES YOU MONEY

What would happen if you only went shopping once a month? Would you become more organized? Would you become more creative? Would you become more mindful of waste? Would you save a ton of money? It's easy to spend a little here and spend a little there until you are shocked to discover that you have nothing left. The easiest way to prevent that might be to stay away from temptation. Doing your shopping only once a month will help keep you from making those impulse purchases that always seem to hop into the cart. Plus, it will be easier to keep track of your spending if it's all in one large trip. With each trip, you're going to predict what you need to run your household for an entire month, so this gets easier each month. It's time to get down to business—the business of cutting your future grocery bills in *half*.

THE “RULES”

You can change these around to fit your family's needs, of course (and break the rules if you need to as you get the hang of it) but here are guidelines to the once-a-month shopping challenge:

- ▶ **Make one trip for each of your needs: groceries, animal supplies, and other supplies.** These may all be undertaken on the same day, or they can be split up based on the way your family gets paid.
- ▶ **Spend some time checking out the sales at various stores in your area.** Make a day of it, hitting several different grocery stores after checking the sale flyers online.
- ▶ **Supplies obtained outside of regular retail environments are exempt.** For example, if you barter with a neighbor, purchase some craft supplies at a yard sale, or get a bushel of apples directly from a local farmer, these things don't count as “going to the store.” This is a way you can make up for a shortfall in your supplies while still abiding by the “no stores” rule. However, ordering a new item from Amazon or another online retailer would be considered cheating.
- ▶ **Allow two meals out per month.** This might be Chinese takeout, pizza delivery, or a restaurant meal. A meal out can break up the monotony and help you stick to your no-stores challenge. Based on your budget and your family's habits, decide how many meals you'll have out.

SET YOURSELF UP FOR SUCCESS

1. **Create a menu plan before you go shopping.** Even if you veer from the plan, you'll still have the ingredients on hand to make full meals. Try to plan out five dinners per week and leave the other two (plus lunches) open for leftovers. Many people don't mind eating the same thing for breakfast every day, so that's very easy to calculate. Then, **think ahead about your month.** Do you have any special occasions to prepare for? Any birthdays or school parties or potlucks or guests? You'll want to have the right supplies on hand for any unusual events.
2. **When planning, think about what the ingredients are.** Plan to have meals with the freshest ingredients first, then the longer-lasting ingredients, then the shelf-stable or freezer ingredients. Examples below.

Week 1: Foods that are quick to spoil, like salad greens, asparagus, green beans, broccoli, peppers, fresh berries, bananas, zucchini



Week 2: Heartier produce like carrots, Brussels sprouts, pears, oranges, cabbage, leeks
Weeks 3 & 4: Now's the time to switch to frozen fruits and vegetables. (You can also use canned or dehydrated. If you love applesauce, for example, that works well as a week-four fruit.) Some things that will last well into the fourth week if properly stored are carrots, potatoes, winter squash, turnips, rutabagas, apples, and sweet potatoes.

3. Think beyond food. Next, move on to things like toilet paper, laundry soap, dishwasher detergent, and bleach for the month. (Or better yet, keep supplies so you can make your own—check out the thrifty-delicious recipes starting on page 20.) Don't forget about personal hygiene items, too, like toothpaste, toothbrushes, shampoo, deodorant, and feminine supplies. Better to get a bit too much than not enough! How much do your pets need to get through the month in good health? Pick that up at the store and stash it away. Finally, do you have things like over-the-counter medications and special foods in case someone is under the weather? It's best to stock up on these things ahead of time instead of waiting until you need them. When you or someone else is actually sick, it's horrible to have to go to the store to pick up those things!

4. Head to the store. With these guidelines in mind, when you go to the grocery store, pick up enough fresh fruits and veggies to get you through a couple of weeks. Then, be sure that you have enough frozen, canned, or dehydrated products to see you through the last two weeks. Keep your storage spaces in mind when you're shopping. You want to be careful not to get more frozen goods than you can cram into your freezer and fridge. Opt for shelf-stable options if you don't have enough fridge and freezer space.

EXTENDING THE LIFE OF YOUR FOOD

PICK UP ENOUGH DAIRY PRODUCTS FOR THE MONTH. If you have the space, you can easily freeze milk to be used later. The higher the percentage of milk fat, the more you may need to shake it up after it thaws. Cheese freezes well, but you should expect it to crumble instead of slicing when it thaws.

EGGS WILL BE FINE FOR AN ENTIRE MONTH IN THE REFRIGERATOR. If you don't have enough refrigerator space, you can crack and whisk up what you can't fit and then pour it into an ice cube tray. Each square will be roughly one egg. Move them into a freezer bag when they've frozen solid. This is an especially useful way to save any eggs that may have cracked on the trip home but you're not ready to use them.

KEEP THOSE FRESH GREENS GOING. Start working on those solutions for fresh greens when you can't go to the store: sprouting, a windowsill garden, a greenhouse, a hoop house. Or, if you have a sunny window and some space, you can put the bottoms of lettuce and green onions in water and they will continue to sprout new growth.

TREAT YOURSELF: MONEY-SAVING RECIPES YOU'LL LOVE

HOMEMADE COFFEE CREAMER

It's not necessarily the healthiest or the most budget-friendly addition to your cuppa joe, but it's still much, much cheaper than going out to a fancy coffee place. It's incredibly easy to make, and it's a fraction of the price of those store-bought chemistry projects.

BASE INGREDIENTS

- 1½ cups milk of your choice
- 1½ cups cream (or additional milk)
- 4 tbsp sugar or flavors (suggestions at right)

DIRECTIONS

- Bring 1½ cups of milk and 1½ cups of cream (or your milk of choice) to a low simmer:
- Mix the sugar or flavoring into the milk and bring to a simmer on the stove, whisking constantly until it begins to steam slightly.
- Remove from heat, allow to cool, then store in the refrigerator. Feel free to adjust the amounts for stronger or sweeter flavors. *NOTE: Do not bring it to a boil, because your creamer will curdle.*



FLAVORS

If you have a passion for fancy coffee flavors, here are some inexpensive ideas for tweaking your homemade creamer.

MOCHA JAVA: 2 tbsp cocoa powder, 4 tbsp brown sugar

MEXICAN MOCHA JAVA: 2 tbsp cocoa powder, 4 tbsp brown sugar, 1 tsp cinnamon

NUTELLA AKA CHOCOLATE HAZELNUT: 4 tbsp Nutella—that's it

GINGERBREAD: 2 tsp molasses, 2 tbsp brown sugar, ½ tsp each of ginger, clove, and cinnamon

ALMOND TOFFEE: 4 tbsp brown sugar, 1 tsp almond extract

VANILLA LATTE: 2 teaspoons pure vanilla extract, 4 tbsp white sugar

CINNAMON ROLL: 2 tsp cinnamon, 1 tsp vanilla extract, 4 tbsp brown sugar, and a dash of salt (yep, salt)

CARAMEL MACCHIATO: 6 tbsp brown sugar, a dash of salt, 1 tbsp cocoa, and ½ tsp pure vanilla extract

WHITE CHOCOLATE MOCHA: 1 cup white chocolate chips, 1 tsp cocoa (melt the chips into the milk, whisking constantly)

MINT WHITE CHOCOLATE: 1 cup white chocolate chips, 1 tsp pure peppermint extract

BLACK FOREST: 2 tbsp cocoa, 4 tbsp brown sugar, 1 tsp cherry extract

CHOCOLATE COCONUT MOCHA: 2 tbsp cocoa, 4 tbsp white sugar, 2 tsp coconut extract (or replace half of the milk with coconut milk)

IRISH CREAM: 2 tbsp cocoa, 1 tsp pure vanilla extract, ½ tsp almond extract, 2 tbsp instant coffee, 4 tbsp white sugar

EGGNOG: 1 tsp pure vanilla extract, 2 tsp rum extract, 1 tsp nutmeg

PUMPKIN PIE LATTE: 3 tbsp pumpkin puree, 1 tsp pumpkin pie spice, 1 tsp cinnamon, 4 tbsp brown sugar, 1 teaspoon vanilla extract

HAZELNUT: 1 tsp hazelnut extract, 1 tsp vanilla extract, 4 tbsp white sugar

CHAI LATTE: Simmer 3 chai tea bags in creamer mixture with 4 tbsp brown sugar

SALTED CARAMEL: 6 tbsp brown sugar, a dash of salt



VERSATILE CORNBREAD

Some people like their cornbread sweet, while others don't like the addition of any sugar or honey. This ingredient is entirely optional. This recipe is naturally gluten-free, so it doesn't rise much. If you want a fluffy corn bread, replace half of the cornmeal with flour. And if you're a traditionalist, cornbread is at its best when cooked in a cast-iron skillet.

INGREDIENTS

- 1 tbsp white vinegar
- 1½ cups milk
- 4 tbsp butter or cooking oil + extra for greasing your skillet
- 2 cups cornmeal
- 1 tsp salt
- 1 tsp baking soda
- 2 tsp baking powder
- 4 tbsp brown sugar or honey (optional)
- 1 egg

DIRECTIONS

- Preheat the oven to 400°F.
- In a bowl, mix white vinegar and milk and set it aside for at least 5 minutes to allow it to sour.
- Grease the skillet well with oil or butter.
- Meanwhile, in a large mixing bowl, combine the cornmeal, salt, baking soda, baking powder, and sugar (if you are using it) with a whisk.
- Add eggs and honey (if you're using it) to the sour milk.
- Whisk until well-combined.
- Stir the wet ingredients into the dry ingredients until they are just combined.
- Pour this mixture into the cast-iron skillet.
- Bake the corn bread for about 20 minutes. The top should be golden brown and crispy, and a toothpick inserted in the middle should come out clean.

VARIATIONS

MEXICAN CORNBREAD Add 1 cup of cooked corn, a couple of diced jalapeños, and a cup of shredded cheese to the batter. Reduce the sweetener by half.

BLUEBERRY CORNBREAD Add 1 cup of fresh, frozen, or rehydrated blueberries to the cornbread batter. Sugar and honey should definitely be used when making blueberry cornbread.

ROUX, AKA WHITE SAUCE

This white sauce is a thrifty and inexpensive basis for casseroles or anything that calls for a can of cream-of-whatever soup. Use your white sauce in your recipe, as a base for gravy (substitute stock of your choice for the liquid ingredients) or add some Parmesan cheese and garlic to make a simple Alfredo sauce for pasta or rice.

INGREDIENTS

- 2 tbsp butter
- 2 tbsp flour
- 2 cups milk (or 1 cup milk + 1 cup water)
- Salt, pepper, and appropriate seasonings

DIRECTIONS

- Melt the butter in a skillet, and then whisk in the flour.
- Let it thicken up for a moment to cook the flour so it won't taste raw (mixture will start to brown), then stir in 1 cup milk, whisking constantly.
- Once this has thickened up, add the second cup of liquid and the seasonings.
- Reduce the heat and stir every couple of minutes for five minutes.





10 TASTY WAYS TO MAGIC UP YOUR MAC & CHEESE

Boxed mac and cheese isn't the healthiest food in the world, but there are quite a few ways you can jazz it up, use it to extend leftovers that aren't enough to feed the whole family, or feed a large group of kids.

1. Go organic. If you prefer to eat minimally processed foods, watch for sales on the organic brands like Annie's and Horizon. Load up when they're on sale and you may get them for as low as \$1 per box. If your family avoids wheat, there are also gluten-free options.

2. Serve it as a side dish. Maybe you prefer the homemade, from-scratch kind as an actual side, but kids and the kid in all of us can enjoy this cheap-o option sometimes.

3. HACK HOMEMADE MAC AND CHEESE. Speaking of the homemade kind, that stuff is pricey with all the real cheddar, cream, and butter you need. But, you can hack it inexpensively using a boxed kit as the base. Prepare the macaroni and cheese according to the instructions on the box. Butter a baking dish and spread

the prepared mac and cheese into it. Stir in 1/2 cup of cream cheese. Top it with a good quality shredded sharp cheddar and some bread crumbs, crushed potato chips, or cracker crumbs. Bake it at 350°F, uncovered, for 25 minutes. You'll love the gooey goodness that tastes really close to home-made at a fraction of the price.



4. Use condiments. Don't knock it 'til you've tried it! You can jazz it up with anything from barbecue sauce to hot sauce to ketchup.

5. Turn it into a more flavorful side dish. Have you ever used those "sidekick" packages of pasta flavorings? Recreate the effect using white cheddar mac and cheese, garlic powder, onion powder, and parsley flakes.

6. Stir in a fancy cheese. Use just a little bit of a more expensive cheese to add a whole new flavor. Good options include smoked gouda, extra sharp cheddar, sun-dried tomato Havarti, fresh Parmesan, and garlic goat cheese. Remember, a little goes a long way!

7. TURN IT INTO A PRIMAVERA. Throw in a bag of frozen mixed vegetables, like broccoli, while the pasta is cooking. Or add roasted cauliflower and lots of black pepper for a tasty switch.



8. Make it Mexican. Do you have leftover taco meat or leftover chili but not enough to feed the whole fam? Stir it into prepared mac and cheese and heat it all together until it's hot and bubbly. This is sort of reminiscent of Hamburger Helper, but yummiier.

9. Make your mac and cheese blush. Add some marinara sauce to prepared mac and cheese for a nice blush sauce. If you have leftover spaghetti sauce with meat, it's like an Italian version of Hamburger Helper.

10. Hide some veggies. If you're trying to hide vegetables to get your kids to eat them without complaint, cook and puree carrots or cauliflower and mix them into the sauce. They're hardly noticeable.



PREST-O PIZZA!

Did you know there's a secret ingredient for cheap and easy pizza: flour tortillas. Yes, flour tortillas. If you don't do gluten, you can obviously use gluten-free versions. When prepared with a tortilla crust, the result is a light, crisp, thin crust pizza.

DIRECTIONS

- Preheat your oven to 400°F.
- Brush the cookie sheet with cooking oil.
- Prep your pizzas right on the cookie sheet.
- Bake them for about 5 to 10 minutes. Check them frequently once you reach the 5-minute mark to make sure the crust is how you like it.

WHAT SHOULD YOU PUT ON PREST-O PIZZA?

Here are five of our favorite ideas for your cheap-as-chips pizza night.

1. CLASSIC Use your favorite pizza toppings, like marinara sauce, pepperoni, mushrooms, olives, peppers, or whatever floats your boat. Top it with mozzarella cheese.

2. LEFTOVER Use whatever sauce goes with your toppings, like marinara or alfredo. Top the pizza with your leftover meat from the night before, like shredded chicken, thin-sliced steak, chopped ham, crumbled hamburger, or sliced sausage. Roasted vegetables are a delicious addition. Add some veggies from the fridge and top it with an appropriate cheese.

3. BBQ Instead of marinara sauce, spread barbecue sauce on the tortilla. Top this with cooked chicken (or beef or whatever), and veggies like onions and peppers, then cover the whole delicious thing with cheddar or provolone.

4. FIESTA Spread the tortilla with refried beans, then top it with ground beef (if wanted), salsa, or fresh tomatoes and peppers. Sprinkle cheddar cheese on top. Dip a dollop of sour cream and guacamole on top when it's done.

5. BUFFET Let everyone top their own pizzas with the goodies that you have dished out for them to choose from. Top with their favorite pizza additions and either marinara or BBQ sauce, and cheese.





MULTIPURPOSE BISCUIT DOUGH

This recipe can be used for biscuits—simply bake for 10 to 15 minutes. As well, you can roll this dough out and cut it into thin strips, dropping it into boiling broth until it floats to the top (7 to 10 minutes) to make dumplings.

INGREDIENTS

- ½ cup milk
- 1 tbsp white vinegar
- 2 cups flour
- 3 tsp baking powder
- 1 tsp sugar
- 1 tsp salt
- 3 tbsp cooking oil

DIRECTIONS

- Preheat oven to 425°F.
- Mix milk and vinegar in a small bowl and allow it to sit for about 5 minutes.
- Mix flour, baking powder, sugar, and salt in a bowl. Add milk and vinegar mixture, and oil.
- Stir just enough to hold dough together.
- Knead lightly about 10 times on a well-floured surface.
- Pat or roll dough about ½-inch thick.
- You can move the dough in one piece over to your pie pan or you can cut circles with a floured drinking glass and place the individual biscuits on the dish you are topping.
- Bake for 15 to 20 minutes or until golden brown. Top with butter if desired.

Anxiety. It's not weird between friends.



Maybe you feel like something's gnawing at you. Endless negative thoughts and worries that dig in and just won't let go. And you might feel like that's too weird to talk about. But chances are, your friends won't find it weird at all. They might even be going through something similar. Bring Change to Mind can help you start the conversation. Find out more at [BringChangeToMind.org](https://bringchangetomind.org).

let's talk mental health

bring
change
to mind

THE CASSEROLE FORMULA

Casseroles sound old-fashioned, but when you're on a budget, they are a great way to make a little bit of food stretch further in a tasty way. And, to make it even better, there's a formula. This is loosely based on Amy Dacyszyn's Universal Casserole recipe from *The Complete Tightwad Gazette*.

INGREDIENTS

- 1 cup protein of choice
- 1–2 cups veggies of choice
- 1–2 cups carbs of choice
- 1½ cups sauce of choice
- Spices of choice
- Topping(s) of choice

It's honestly that easy. Your protein might be leftover meat, a can of tuna, ground meat, or beans. Your veggie can be any tasty thing you have that will go well with the protein, and it can be canned or frozen. Your carbs can be pasta, rice, potatoes, or whatever grain you have kicking around in abundance. Your sauce is the "glue" that holds the whole thing together. It might be white sauce, gravy, a can of condensed cream-of-whatever soup, tomato sauce, or cheese sauce.

Casseroles are pretty yummy when they have some kind of tasty, crispy topping. This might be bread crumbs and butter, cracker crumbs and butter, shredded cheese, those little cans of French-fried onions—whatever tasty thing you have on hand. Season it with whatever spices you have that are appropriate—Italian seasonings, garlic salt, chili powder, adobo—whatever you think sounds good with your concoction.

To make your casserole, combine your cooked meat, your frozen or canned veggies, your cooked carbs, your spices, and your sauce. Bake at 350°F for 30 to 45 minutes, or until your sauce is bubbling. Then, add your topping and bake it for another 5 to 10 minutes until it is crispy.



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CHAPTER 4 HOLIDAYS ON THE CHEAP

Even when you're trying to be money-conscious, it's important not to deprive yourself of the simple joys of holidays. Family traditions and special moments are priceless but that doesn't mean they need to cost you the world. You can have holiday fun without breaking your budget. Here are a few tips to adapt for your own family.



DYING EASTER EGGS NATURALLY

Rather than picking up kits, you can easily dye eggs using natural things you probably have in your kitchen already. The artistry starts with the eggs you choose. Brown eggs will be a bit darker and earthier, while white eggs will produce soft pastel colors.

Now, the fun part—coloring your eggs! Each process will take thirty minutes. For darker colors, boil your eggs right in the solution.

- ▶ **Dark yellow:** Boil eggs with 3 tbsp turmeric, 1 tbsp white vinegar, and water
- ▶ **Burnt orange:** Boil eggs with yellow onion skins, 1 tbsp white vinegar, and water
- ▶ **Dark brown:** Boil eggs in black coffee with 1 tbsp white vinegar
- ▶ **Hot pink:** Boil eggs with 1 can beets and liquid, 1 tbsp white vinegar, and water
- ▶ **Cobalt blue:** Boil eggs with 2 cups chopped purple cabbage, 1 tbsp white vinegar, and water

If they haven't reached the depth of color you want, let them sit in the hot water for an extra half hour. You can use the leftover water to make pastel-colored eggs.

For pastel colors, make your dye, below, and don't cook any eggs in the dye solution. Just bring dye ingredients to a boil, then reduce the heat and simmer the concoction for half an hour. Use a mesh colander to strain out the solution and pour your dye into a mason jar. Soak the eggs in room temperature dye for half an hour to an hour, until the desired color is attained.

- ▶ **Pastel yellow:** 3 tbsp turmeric, 1 tbsp white vinegar, and water
- ▶ **Peach:** Yellow onion-skins, 1 tbsp white vinegar, and water
- ▶ **Pastel pink:** 1 can beets and liquid, 1 tbsp white vinegar, and water
- ▶ **Pastel blue:** Soak eggs in room-temperature cabbage solution, 30 minutes
- ▶ **Mixed colors:** Soak in the first solution for half an hour and the second solution for 30 seconds
- ▶ **Purple:** Beet solution, then cabbage solution
- ▶ **Green:** Turmeric solution, then cabbage solution



USING UP YOUR EASTER EGGS BEFORE THEY SPOIL

Now that you've made a kabillion Easter eggs with gorgeous natural dyes, what on earth will you do with them all? Here are some of the ways to use up the eggs so they don't spoil. Although many people leave dyed eggs out all day on Easter, it's important to note that, officially, the CDC says that eggs should not be consumed if they are left out at room temperature for longer than 2 hours. They're safe to eat for up to a week if they're left in the fridge.

► **Deviled Easter eggs:** Serve them at your holiday dinner as deviled eggs. But, for a twist, put just a teeny bit of food coloring into the mayo/yolk mixture so that you have a tray of multi-colored deviled Easter eggs.

► **Egg salad:** This is an obvious and tasty way to use up extra eggs. To make it interesting, try adding something new to the mix, like curry powder or a healthy sprinkle of dried dill (or fresh herbs, like chives, if you grow them or have any to use up).

► **Scotch eggs:** Scotch eggs are boiled eggs that have been peeled and wrapped in bulk sausage meat, then rolled in bread crumbs, and then fried or baked. Do a Google search for delicious recipes so that you can use what you have on hand.

► **Egg au gratin:** Preheat the oven to broil. Cut 6 to 8 boiled eggs into 6 slices each. Layer the eggs in a well-greased casserole dish, slightly overlapping the slices. Sprinkle the eggs with salt and pepper to taste. Sprinkle shredded sharp cheddar cheese on the top of the eggs, then pour 1/3 cup of cream over the whole thing. Pop it under the broiler for 2 to 3 minutes, watching it carefully so you don't burn it. This is delicious with toast for dipping into the creamy, cheesy sauce.



► **Sliced on or mixed into salad:** Add a protein component to a green salad, or beef up a potato salad. If you add them to a warm potato salad, the crumbled yolks will combine to make whatever dressing you use extra thick and rich.



BUILDING A BARGAIN EASTER BASKET

On a budget but you still want to see your kiddo's eyes light up with delight on Easter? First of all, remember that the basket doesn't have to be a basket at all. Just make sure the containers aren't too big. If you get one that is absolutely huge, you'll be tempted to put far too much candy and other goodies in it.

A secondhand basket: If you want, you can spray paint it the color of your choice, but you can almost always find very nice baskets at local thrift stores.

Other containers: Instead of baskets that probably won't ever get used for another purpose, why not pick up containers that would be useful for organizing kids' rooms? Buckets, caddies, and plastic organizers in each of your kid's favorite colors are handy and reusable. Or fill a big mug with chocolate for a small size, big impact "basket."

Gift bags: Hit up the dollar store and look in the gift-wrapping section for gift bags in pretty Easter-y looking colors. You'll pay a buck, it'll look pretty, and the kids will be just as happy.

Make your own "grass": Shred old gift wrap, newspaper, colorful junk mail or even brown grocery store bags, for an earthy look, to line the basket. If you are the type to save tissue paper when stores use it to wrap something you've bought, that's easy to bunch up in the bottom as an alternate to the grassy look. Or, simply

use colorful fabric scraps to do the same job (and they're easy to reuse, too).

If there is some treat you always, always, always get, continue to get that. (Unless it's outrageously expensive, in which case it's time for a new tradition.) Make this the centerpiece of the basket.

Get the candy in bulk. Don't buy individual items. If you have several children, get several bags of candy and divvy them up among the kids.



Get some of those plastic eggs. You can fill them with all sorts of small treats, like M&Ms, cream eggs, and jelly beans. It's fun for kids to open them and discover what's inside, and the eggs can be reused year after year.

Make homemade treats. From colorful cookies to Rice Krispie squares that you can shape into eggs, it's possible to fill a basket with stuff your kids love right from your own kitchen. Just present them with some fun ribbon or colorful wrap to make them feel festive.

Add some non-edible treats too. Things like hair elastics, small puzzles, gel pens, water bottles, bubble liquid and wands, and other outdoor toys make fun little gifts. Lip balm, make-up, earbuds, and cell phone cases are great for older kids.

Fill in with some stuff that could go in their lunch boxes. For little ones, splurge on some treats that are individually packaged, like Goldfish, Teddy Grahams, and Fruit Roll-Ups. This way, they won't gorge on it the very first day and you'll have something fun to send to school the following week.



A DOZEN THRIFTY MOTHER'S DAY IDEAS

Despite what the TV commercials insist, most moms aren't yearning for diamond bracelets for Mother's Day, particularly if the budget is tight. Often, the best gifts cost nothing (or next to nothing). Below is a list of a few ideas when people say, "What do you want for Mother's Day?"

A day off: How nice would it be if everyone pitched in to do laundry, cook meals, and clean up afterward for an entire day? This could become a favorite gift ever.

Breakfast in bed: This is a cliché for a reason—it's awesome! Who doesn't love getting a stack of fluffy pancakes, a card, and a good book to read on Mother's Day.

Chore coupons: Things like doing the dishes, cleaning the kitchen, mopping the floors, dusting, and running a load of laundry can be very welcome gifts on a day when Mom is frazzled and busy.

Love coupons: Especially good for little ones who might not be up to the task of bigger home chores yet, coupons for things like hugs, kisses, neck rubs, or letting mom choose a movie one night are gifts that keep on giving.

Cleaning the house: Send Mom out for the day and get that house spic and span before her return.

Kid-made dinner: When the kids make it with love, even boxed mac and cheese is gourmet to moms.

Homemade cards: These turn into keepsakes.

Go hiking or biking together: Try a light Mother's Day hike to one of your favorite places and bring a picnic lunch along.

Make a playlist: Whether mom uses iTunes, Spotify, or some other music service, create a playlist that you know she'll love. Add in favorite songs you remember her playing from your childhood.

Bake her favorite cookies or dessert: Spend some time in the kitchen concocting her favorite treat.

Call or Skype: If your mom lives far away, a call, or better yet, a Skype, FaceTime or WhatsApp call where you can see each other will make her day. What moms want most is the gift of your time. That's it. You don't have to get fancy and spend a fortune.

Cleaning the car: What an awesome surprise it is to go out to the car and discover that it has been vacuumed and wiped down!





HOW TO HAVE A FRUGAL 4th

Are you planning on having (or attending) some Fourth of July festivities? You don't have to break the bank to set the scene and enjoy lots of great food and activities.

Streamers. There are few decorations that will give you as much bang for your buck as streamers will. Grab some red and blue streamers, and then you can twist them together as garland, tape them over a doorway like a ribbon door cover, and wrap them around bannisters and columns.

Balloons. Red, white, and blue balloons can be blown up and taped into bunches. Tape them to straws to make festive centerpieces.

Little flags. You can buy small American flags in bunches at the dollar store at this time of year. Pop them into planters, use them in

centerpieces, and give them to the kids to wave.

Put out your flag. If you have an American flag, this is the day to fly it!

Disposable napkins, plates, and tablecloths. Pick these up in the dollar store too. If you go with a variety of solid colors instead of ones with designs printed on them, you'll get much more bang for your buck.

Make classic salads. Instead of getting fancy, go with the classic side dishes like potato salad, coleslaw, and macaroni salad. These foods are easy to make and inexpensive.

Go to your local fireworks display. Most communities have annual fireworks displays and it's usually free. This is a great way to finish off the night without spending hundreds of dollars on your own fireworks, which are outlawed in many towns anyway for safety.

Go potluck. If people ask what they can bring, for heaven's sake, stop feeling like you have to do it all yourself. Ask them to bring side dishes and desserts, or whatever they'd like to drink so you're not having to supply anything beyond a few basics.

Ask everyone to bring their water guns. Stash big buckets of water all around the yard and ask friends to BYOWG (Bring Your Own Water Gun—and a change of clothes) for the battle royal. Everyone always gets soaked and has a great time.

Grab some water balloons. While you're at the dollar store, don't forget to pick up some bags of water balloons. These can be filled up and used as extra "ammo" during the water gun battle.

Set up the kiddie pools. If you have children attending, be sure to tell parents to bring swimsuits for them. Set up kiddie pools and any other outdoor water activities you may have.

Get sparklers and glow jewelry. One of the least expensive (and safest) fireworks is sparklers. Have fun with those at home, and pop on glow bracelets or necklaces from the dollar store too. (Keep any extra glow jewelry handy to use during a power outage.)

Nothing says the Fourth of July like a barbecue. This doesn't mean you have to serve steak and chicken breast, however. Opt for hamburgers and hot dogs for a more budget-friendly meal.



HELLO, HALLOWEEN

You want to know what's really scary about Halloween? The amount of money that people are spending on it! In 2021, Americans spent—are you sitting down?—more than ten billion dollars on Halloween. And it isn't even a “gift-giving” holiday, like Christmas. Three billion of those dollars were spent on the sweet stuff. Home decor topped candy at 3.17 billion dollars spent. And costumes clocked in at 3.32 billion dollars. Not only are we dressing up the kids, but we're also dressing up grown-ups and pets. But the good news: You can still have fun without causing harm to your budget.

Hit the thrift store for costumes. You may find used costumes. If not, you will at least find the components for something completely unique.

DIY. If you can sew, you can easily make your own costume. If you can't sew, look for ideas that use safety pins and fabric tape. Have an old bedsheet that's ripped? Tear it into strips and you've got the makings of a mini mummy outfit. And with just a bit of fabric, it's easy to make skirts and capes, which bring a lot to any costume.

Wear your PJs. Check out the pajama sections at places like Target and Walmart, where you can often find all sorts of one-piece PJs that resemble different types of animals in both the children and adult section, and many have an attached hood to complete the look. The good thing about this is that you can wear them as regular PJs throughout the year—no one-hit wonders for you!

Buy candy four days before Halloween. According to research by marketing specialists, that is the cheapest day pre-Halloween to make your purchase.

Buy in bulk. The bigger the bag, the cheaper the stuff inside the bag is going to be.

Go off-brand. Instead of buying from Hershey or Nestlé, consider buying something that isn't name brand.

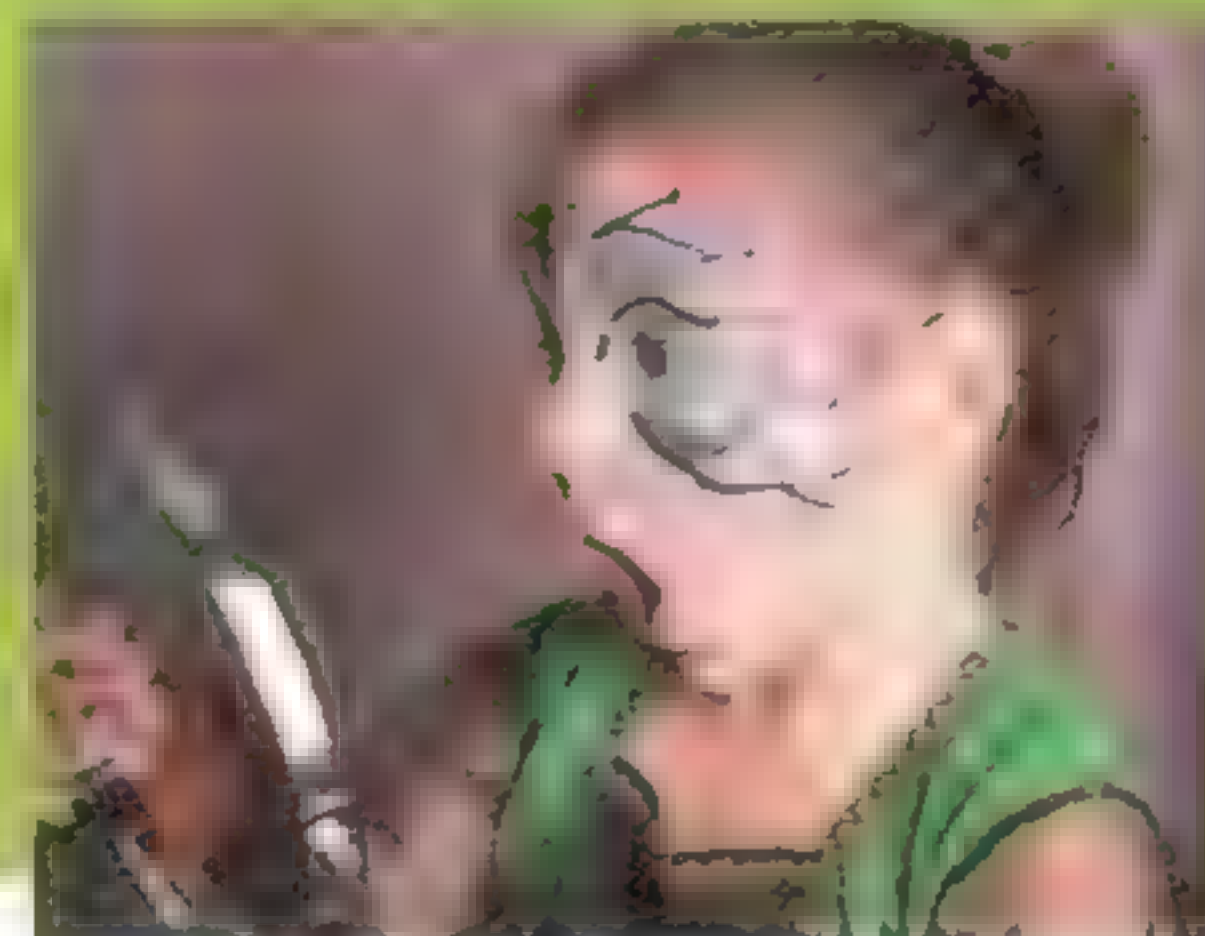
Order non-food treats online. You can visit a site like Oriental Trading Company to buy large bags of novelty toys. One of their bags will probably contain enough little goodies to last you for a couple of years. Parents who have children with allergies will be really grateful, too.

Keep your decorations. Keeping your decorations from year to year gives you a lot more oomph after you've been at it for a while, as you can add just a piece or two annually until you've got an impressive collection.

Use things that aren't official Halloween decorations. Do you have some fun antiques or other collections you could use for Halloween? Try using things like old books, dingy antique bottles, candelabras, and decorative ceramic skulls that may have a place in your normal decor. Not so spooky when they're spread out, but if you put them all together and add some dollar store black roses, you've got a Halloween display for your mantel.

Go to the dollar store. You can get so many great things there for short-term decorations. Window clings, cheapo plastic tabletop decorations, and garland for a mere dollar! Don't forget the outdoor “spiderwebs” and spiders, and remember to add some old-school streamer garland.

Paint faces. You don't even have to buy actual face paint. Tap in to your inner makeup artist and watch some YouTube videos. You probably have everything you need to turn someone into a mermaid or another mythical creature.





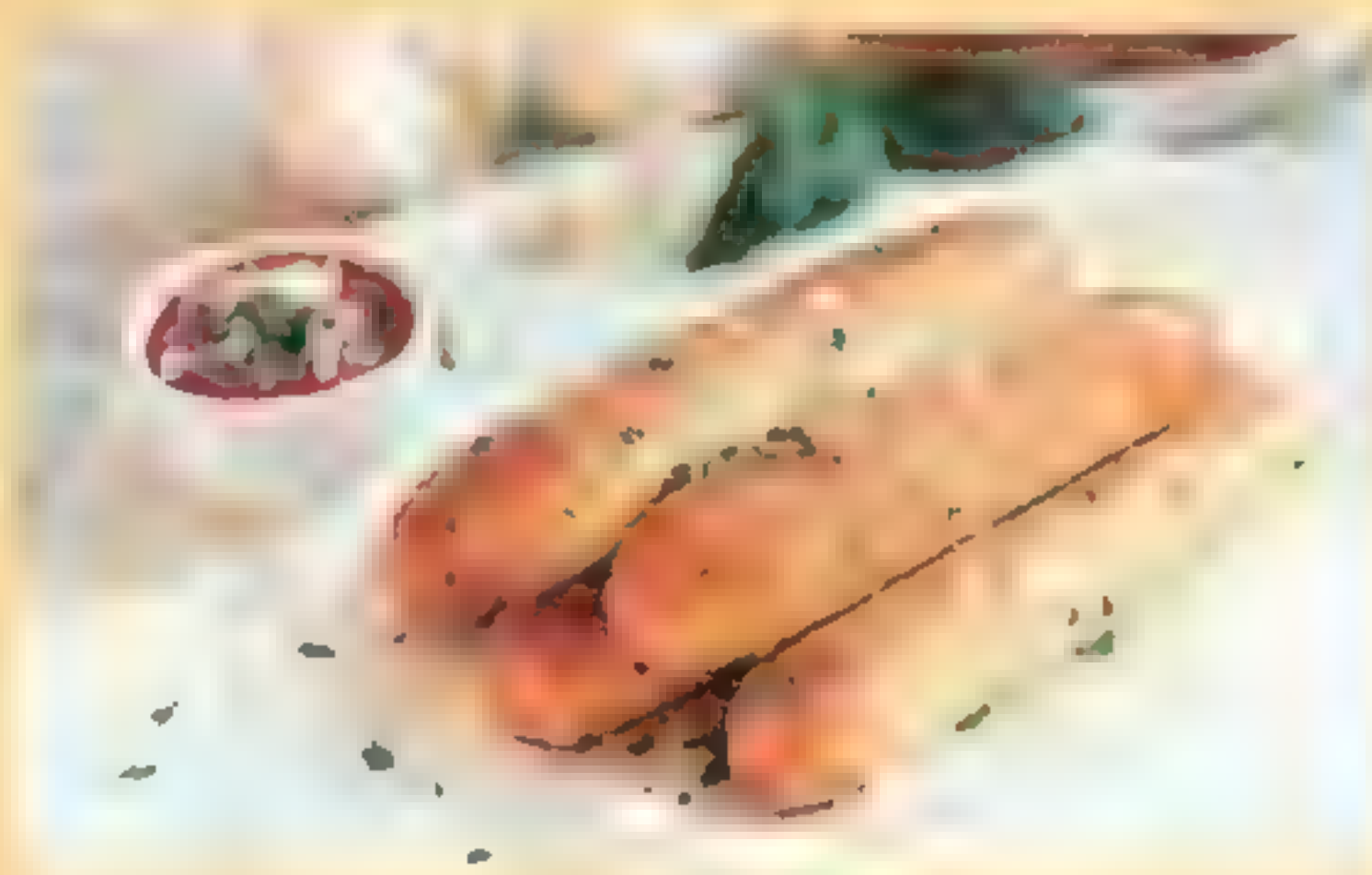
HOLIDAYS FEASTS FROM THE PANTRY

The holidays are wonderful, but they sure can be expensive, which can make them a time for stress instead of enjoyment. But you can still pull together a memorable and delicious holiday dinner. If you've been maintaining at least a bit of a stockpile, then the food in your pantry contains all sorts of basics for scratch cooking, purchased at the lowest prices available. Because of this, you can focus on buying only a few special items, like a turkey or roast beef or other must-have goodie that is a tradition in your family. Break out the vintage cookbooks when looking for creative ways to use your pantry stockpile. With these types of recipes, you won't be scurrying around looking for gourmet ingredients. Make the presentation lovely, with fancy toothpicks in the appetizers, colorful napkins, and your nicest china. If served with the proper flair—think candles, cloth napkins, and a beautiful presentation—any dinner seems just a little more festive. The following are some ideas for a festive meal that will make your guests feel well-fed and pampered, without emptying your pockets. You'll discover that many of the ingredients already reside in your pantry or are standard groceries that you'll have on hand, like eggs and cheese.

THRIFTY APPETIZERS AND PARTY SNACKS

Warm up a fruity jam, add some hot pepper flakes, and serve this over cream cheese (remember you can mold the cheese into a shape so it doesn't look like the package it came from) for a deceptively elegant appetizer with crackers (which are usually on sale during the holidays)

- ▶ Plain yogurt mixed with herbs makes a dip for veggies
- ▶ Deviled eggs



▲ Breadsticks with marinara sauce

- ▶ Olives and marinated vegetables create a lovely yet inexpensive antipasto.
- ▶ Garlic-roasted pumpkin seeds
- ▼ Slice or rip up a baguette and serve with dishes of high-quality olive oil (dotted with a little balsamic vinegar, if you have it) for dipping.



- ▶ Place a variety of pickles on a dish for a relish tray.

▶ Don't buy the readymade veggie tray from the grocery store. Instead, peel and slice your carrots and cut up other veggies that you can find at a reasonable price. Prep hardy ones, like carrots, celery and radishes in advance and store them in water to keep them fresh.



▲ Make hummus from canned chickpeas.

- ▶ Instead of a fruit tray with out-of-season luxuries, go with fruits that are well-priced at this time of year, like mandarin oranges, pears, apples, and grapes.

DINNER IDEAS

Don't feel obligated to invest in out-of-season delicacies like fresh berries and asparagus in winter. Splurge on a turkey and let the side dishes take a back seat. And if you've got a small group, consider roasting a chicken instead of a turkey or a ham. Things like stuffing (or dressing, depending on what part of the country you hail from) were originally created as a way to use up something that would ordinarily be thrown out: stale bread. And here are more budget-stretching go-withs:

- ▶ Homemade rolls or biscuits
- ▶ Whipped butter with a touch of honey—it makes the butter go further and looks fancy
- ▶ Frozen green veggies topped with breadcrumbs, bacon, and/or cheese, which dresses them up and adds flavor
- ▶ Mashed or scalloped potatoes

Stuffing—save up your bread scraps or make a batch of homemade cornbread for the base



- ▶ Mashed sweet potatoes or winter squash with a sprinkle of brown sugar
- ▶ Homemade cranberry sauce (far tastier and about the same price as canned)

DESSERTS

Don't go all out on a bakery-made dessert, especially since many people are pretty full by the time they finish a big holiday meal. Make it from scratch from basic ingredients. Consider these humble ideas.

- ▶ Decorate a cake (or cupcakes) with seasonally colored frosting.
- ▶ Homemade cookies
- ▶ Fruit crisp
- ▶ Brownies
- ▶ Decadent ice cream served in small dishes and accented with a store-bought wafer cookie

Pies can be more expensive if you make the crust with pounds and pounds of butter. Try a single-crust pie or make it with shortening.



SETTING A FESTIVE HOLIDAY TABLE

Photos abound this time of year with beautifully set holiday tables. How can you possibly compete when you're on a budget? There are all sorts of things you can do that will make your tablescape stand out, often without spending any extra money.

If you have fancy china, use it! Maybe you inherited it from family, got it as a wedding gift or even picked it up at a yard sale or auction, but if you've got that set that's separate from your everyday dishes, haul it out!



Use solid color dishes. If your everyday dishes are simple, they can easily be dressed up for the holidays. Pair them with a complimentary-colored tablecloth and centerpieces for a festive look.

Sometimes paper plates make sense. Some families, especially those whose typical holiday dinner could have upwards of 30 people attending, don't worry about "fancy" and go with "practical." If this is you, check out your dollar store for festive holiday paper plates. Get more than you need, because people will use separate ones for different courses.

Transfer everything into nice serving dishes for a table that looks more elegant. Whether your food is store-bought or homemade, it will look better in a serving dish than the container from the store or the pot you cooked it in.

Pick up serving pieces throughout the year. This may not help you right now, but for future reference, look for attractive serving dishes when you hit yard sales and thrift stores. You can almost always find them. If you don't have serving utensils, they can also often be found at thrift stores and dollar stores. They may just need some good cleaning and polishing to make them shine.

Napkins can be cloth or festive paper holiday napkins. Pick up plain, colorful paper napkins any time you see them at a good price, as well as post-holiday festive napkins. To make them fit for a holiday table, put them into napkin rings, which can be made from twine, yarn, or get the kids involved in decorating rings made from adult-cut toilet paper rolls.



Use a tablecloth. For the adult table, a beautiful tablecloth is the perfect base for your meal. The cloth doesn't have to be holiday-themed to work. If it's the right size, even a pretty sheet or curtain panel could work. Again, if you don't have this, the thrift store is your friend.

Include a centerpiece. This does not need to be an ornate, store-bought display. Intersperse candles (non-scented) and fresh greenery from the nearest tree down the center of the table. Found objects that go along with your theme (like seashells, river stones, or pine cones) can be added to the display. Done.



HOLIDAY GIFTING MADE AFFORDABLE

Whether they'll admit it or not, everyone loves getting presents, and during the holidays, we love giving them too. But you can quickly and easily break the budget with good intentions. Here are a few DIY kit ideas that help to curb spending, but not your generosity.

- **Pasta dinner kit:** Layer a colander with festive shredded paper. Arrange a box of spaghetti noodles, a jar of nice-quality (or better yet, homemade) marinara sauce, a triangle of fresh Parmesan with a mini grater, some crushed chili peppers, Italian seasoning, and a pasta spoon.
- **Bath kit:** Use a basket as the base—you can often pick them up for as little as a quarter at the local thrift store. Add in homemade or store-bought bath products, one of those microfiber hair wraps (available at the dollar store), some folded washcloths or a loofah, and top it off with a back scrubber.
- **Stay cozy kit:** Pick up an inexpensive but sturdy basket and fill it with a jar of coffee beans, a mug and a jar of chocolate treats, all tucked in with a pair of fluffy slipper socks.
- **Game kit:** Head to the dollar store and pick up an assortment of brainteaser games. Look for those triangle peg games, Rubik's cubes, Chinese checkers, and a wooden tic-tac-toe set. Pop them into a sturdy tote bag tied with a festive bow.
- **Ice cream sundae kit:** Find a cute basket and fill it with everything but the ice cream—waffle cone cups, toppings, sprinkles, and jars of caramel and fudge sauce.
- **Night at the movies kit:** Put everything in a large popcorn bowl. Fill it with bags of popcorn kernels, popcorn seasoning, 3D glasses (available at the dollar store), a can of soda for each family member, and an assortment of candy.
- **Cook's kit:** Gifts in jars can also be creative yet thrifty. You can layer all of things in jars for a charming, homespun gift. As a bonus, if you have a well-stocked pantry, you may already have the supplies on hand. Simply layer the ingredients for a favorite recipe in the jar and attach a recipe. Here are a few ideas: Bean soup, cookie mix, chocolate chip pancake mix, hot cocoa mix, muffin mix.

CHAPTER 5 SHOPPING FOR DEALS

First and foremost, it's worth noting that, no matter how low a price may be, you're not getting a deal if you buy things you don't need simply because they're cheap. But life does require a measure of consumption, and so here are smart strategies for seeking out great prices on the things you and your family need to get you through the day, week and year.



WHAT TO BUY AT THE DOLLAR STORE (AND WHAT YOU SHOULD SPLURGE ON)

It's a thrill to go into the dollar store and find things for only a dollar or so that cost more elsewhere. And many have a great variety of goods nowadays. But the question is this: what at the dollar store is actually a good deal and what should we spend a little bit more on?

WHAT TO BUY AT THE DOLLAR STORE

These are just some of the many items you can get at the dollar store that are roughly the same quality as similar items sold at higher prices elsewhere.

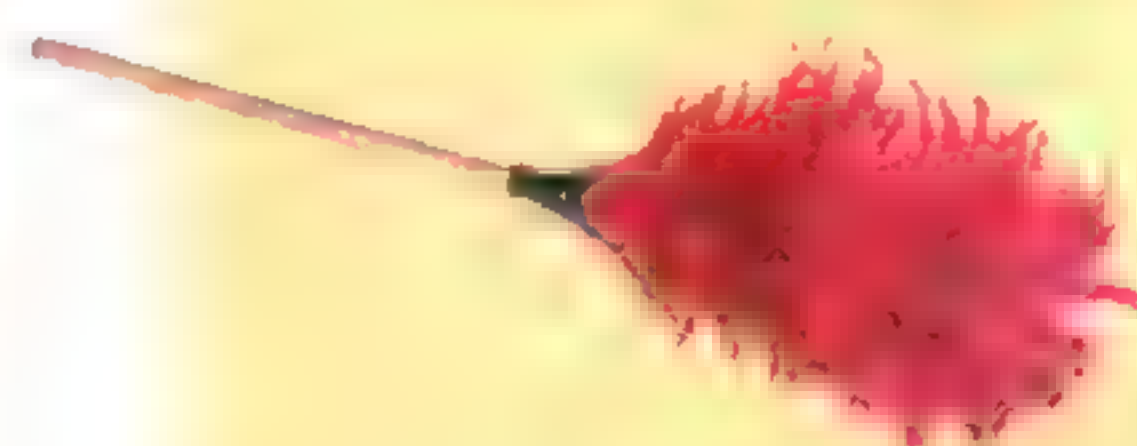
- Balloons
- Band-Aids
- Bobby pins
- Brooms and dustpans
- Buckets



▲ Coffee filters

- Coloring books
- Cotton swabs
- Dish towels
- Envelopes
- Fabric shopping bags

▼ Feather dusters



- Gift bags and tissue paper
- Gift wrap

- Greeting cards
- Hair elastics
- Index cards
- Name-brand food (check the expiration date carefully)
- Napkins
- Notebooks
- Paper cups
- Paper plates
- Party décor

▼ Pens and pencils



- Picture frames
- Poster board for those school projects and yard sale signs
- Pregnancy tests
- Puzzles

- Reading glasses
- ▼ School supplies



- Seasonal décor
- Socks
- ▼ Spray bottles for homemade cleaning supplies



- Storage containers
- Tape
- Toothbrushes
- Vases
- Washcloths

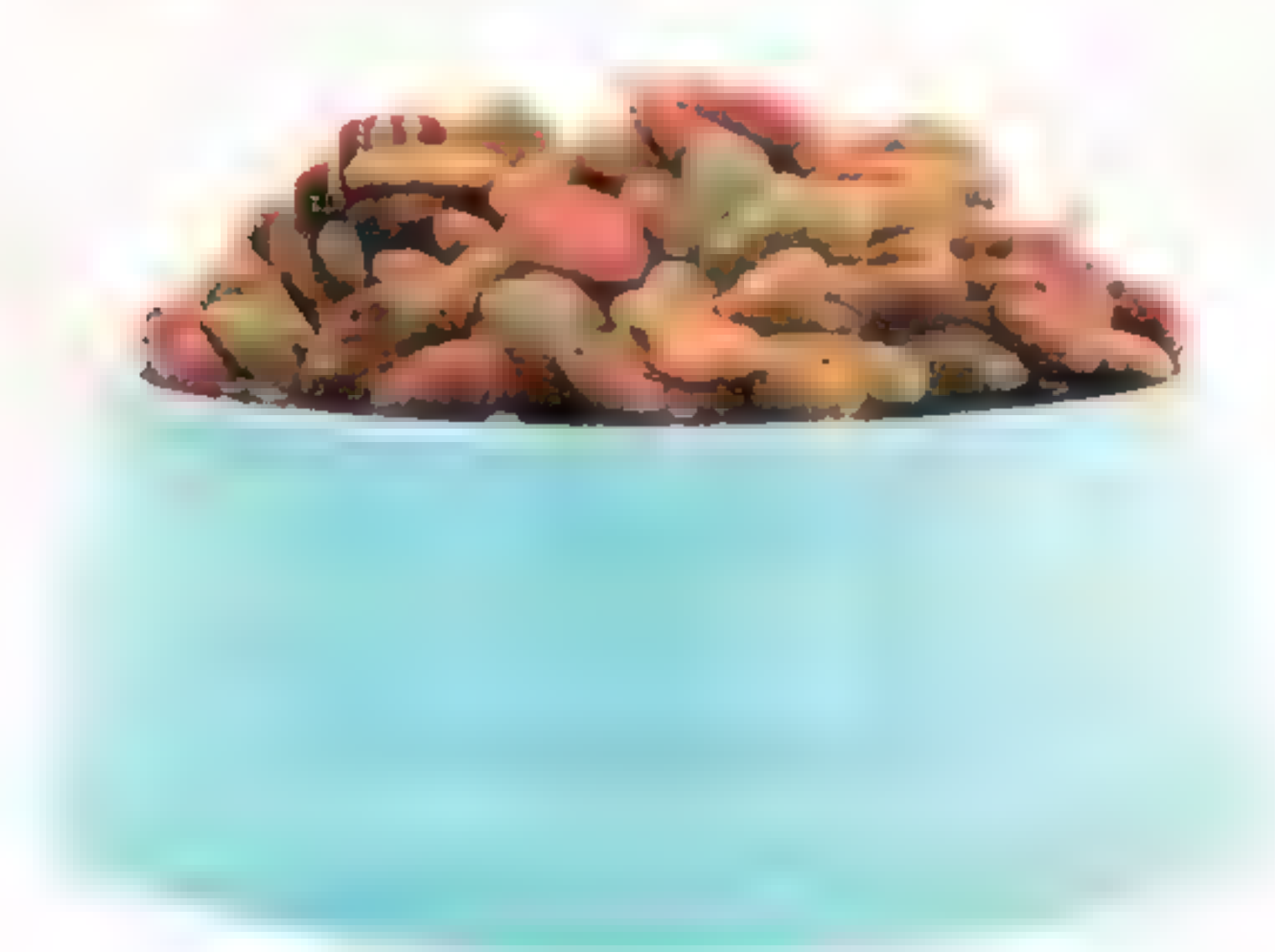


WHAT NOT TO BUY AT THE DOLLAR STORE

Some dollar store items might seem like a deal, but aren't—especially items that could be cheaper per unit if purchased in bigger quantities at another store. Certain things, like tools and knives, may be made of flimsy materials to cut costs, and others, like batteries, may be purchased as surplus and could be old and therefore less effective. A good rule of thumb for food and beauty products: stick to familiar, name brands and check expiration dates carefully before buying. Be a savvy shopper when considering these items at the dollar store.

- Anything you put on your skin
- Off-brand food

▼ Pet food



- Plastic cooking utensils
- Tools (dangerously flimsy)
- Toys
- Vitamins
- Baby bottles
- Baby wipes
- Batteries (they may leak)
- Children's dress-up cosmetics

▼ Dishes



- Electronics (total junk that will stop working fast)
- Extension cords
- Glassware
- Jewelry (often contains lead)
- Knives (dull knives are dangerous to use)



HOW TO SAVE MONEY WITH A SMARTPHONE

Just about everyone has a smartphone these days and there are a lot of ways you can use it to save money. Of course, if you aren't a smartphone user, don't run out and get one. You're probably saving more money than any of us!

Check for coupons: Before or when you're shopping, log on to a store's website to check online coupons to see if there are any that apply to what you're purchasing.

Do your research before making a purchase. Did you stumble across a bigger-ticket item that seems like a fantastic deal? Do some quick research before plunking down the money. Read the reviews (especially the brutally honest ones on Amazon) and see if there are any major consumer complaints. If something looks amazing on Amazon, be sure to run the URL through the website Fakespot.com. Fakespot analyzes consumer reviews to see if the stuff with positive ones are real or not. It's a lot easier to do your due diligence when all you have to do is grab a device out of your purse. Then, you can buy the item guilt-free.

Quickly comparison shop. Find out what the normal price of something is at other stores, and sometimes you'll find that the "deal" advertised isn't a deal at all.

Get discounts. Everyone's going mobile these days. If you log in to the Wi-Fi at Kohl's, you get a discount on your purchase. You can keep a digital copy of any discount cards you'd normally carry, too, meaning there won't be any more issues of "Oh, it's in my other purse!"

Sign up for local savings. Groupon.com provides all sorts of deals on things like restaurant meals, services, and local establishments. LivingSocial and Travelzoo offer similar deals from local merchants, gyms, and other providers.

THERE'S AN APP FOR THAT!



Download the Target App: If you are a Target shopper, be sure to load the app onto your phone and sign up for Target Circle. You can go through your shopping list before you hit the store and add "coupons" to an on-phone wallet to save big at

the checkout. You can also use your phone to scan items while you're at Target to see if there are any discounts available.



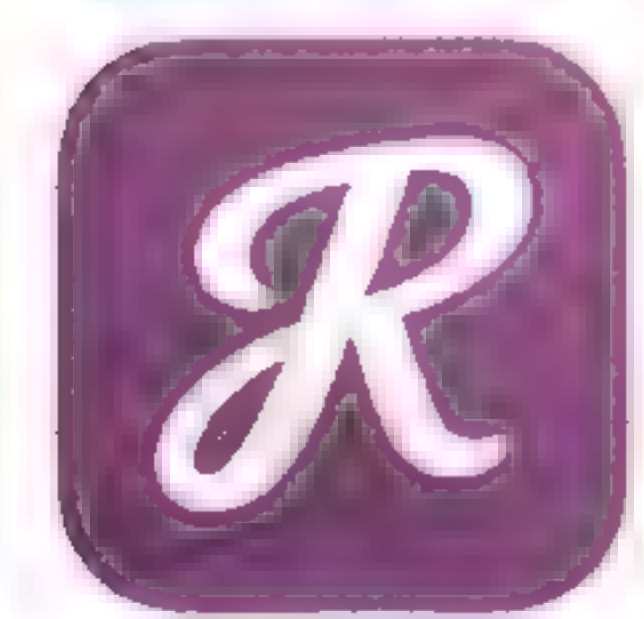
Use GasBuddy: To make the most of this app, you will need to have your location services turned on.

GasBuddy will show you the best prices for gas in your area.



Keep track of your budget and due dates with Mint. This app will send you reminders to let you know

that certain bills are coming due so you stay organized and avoid late fees. Plus, this free app helps you set financial goals, keep track of spending, credit status and much more.



RetailMeNot saves you money in all sorts of establishments.

This app allows you to search for coupons for hundreds of stores. When you find the coupons you want, simply save them to your phone and they can scan it at the checkout.



Get GoodRX.

This is a discount service you can use at pharmacies. Plug in the information about your prescription and GoodRX will show you which local pharmacy offers it for the best price. Then, you can have the coupon to guarantee that price sent to your phone as a text message. Use this coupon at checkout to save as much as 60 percent on prescription prices.



Get great room rates with HotelTonight:

This app will help you find a room at unbelievably low prices at the last minute. Especially if you're a road trip fan, you can score some fantastic deals—like \$20 a night at a nice hotel—if you're willing to wait until day-of to book.

IN SEASON AND ON SALE

If you know the sales cycles used by the retail industry, you can save a lot of money. Seasonal produce will also save you a fortune on healthy fruits and vegetables.

JANUARY



IN SEASON

- Bananas
- Beets
- Broccoli
- Brussels sprouts
- Cabbage
- Carrots
- Cauliflower
- Celeriac
- Grapefruit
- Kale
- Leeks
- Lemons
- Mushrooms
- Onions
- Oranges
- Parsnips
- Pears
- Potatoes
- Rutabagas
- Sweet potatoes
- Turnips
- Winter squash

ON SALE

- Calendars
- Holiday gift wrap and decorations
- Holiday candy
- Video games
- Perfume/fragrances
- Electronics
- Furniture
- Fitness supplies and equipment
- Clothing
- Flooring

FEBRUARY

IN SEASON

- Bananas
- Cabbage
- Grapefruit
- Leeks
- Lemons
- Mushrooms
- Onions
- Oranges
- Pears
- Potatoes
- Rutabagas
- Sweet potatoes and yams
- Tangerines
- Turnips
- Winter squash



ON SALE:

- Bicycles
- Canned food
- Cell phones
- Chocolate (after Valentine's Day)
- Indoor fitness equipment
- Outdoor furniture (retailers want you shopping for spring ASAP since all the winter holidays are over)
- Perfume/cologne (post-Valentine)
- Secondhand fitness equipment (from those resolutions that never came to fruition)
- Super Bowl party supplies
- TVs

MARCH

IN SEASON

- Asparagus
- Bananas
- Broccoli
- Cabbage
- Lettuce
- Mangos
- Mushrooms
- Onions and leeks
- Peas
- Pineapple
- Rhubarb
- Spinach
- Strawberries

ON SALE:

- Frozen food
- Spring cleaning supplies

- Easter food (ham, candy)
- Digital cameras
- Humidifiers
- Small consumer electronics (MP3, DVD, and Blu-ray, etc.)
- TVs
- Winter coats, gloves, hats, scarves (last-chance sales)
- Cookware
- Luggage
- Kitchen accessories
- Vacuums



APRIL

IN SEASON

- Apricots
- Asparagus
- Bananas
- Beets
- Broccoli
- Cabbage
- Green beans
- Lettuce
- Mangos
- Mushrooms
- Onions and leeks
- Peas
- Pineapple
- Radishes
- Rhubarb
- Spinach
- Strawberries



ON SALE

- Outdoor fitness gear
- Running/walking shoes
- Easter décor
- Candy
- Spring décor
- Jewelry
- Cruises

IN SEASON

- Asparagus
- Bananas
- Beets
- Garlic
- Green beans
- Lettuce
- Mangos
- Mushrooms
- Onions and leeks
- Peas

IN SEASON

- Apricots
- Bell peppers
- Blackberries
- Blueberries
- Cantaloupe
- Cherries
- Corn
- Cucumbers
- Eggplant
- Garlic
- Grapes
- Green beans
- Honeydew melon
- Lima beans
- Peaches
- Peas
- Plums
- Raspberries
- Summer squash and zucchini
- Tomatoes
- Watermelon

MAY

- Pineapple
- Radishes
- Rhubarb
- Small baby potatoes
- Spinach
- Strawberries

ON SALE

- Refrigerators
- Mattresses
- Office furniture



JUNE

ON SALE

- Gym memberships
- Tools
- "Guy" stuff (Father's Day)
- Picnic items
- Grills and related accessories
- Sunscreen
- Hair removal products
- Bug spray
- Swimsuits
- Flip flops



JULY

IN SEASON

- Apricots
- Bananas
- Basil
- Beets
- Bell peppers
- Blackberries
- Blueberries
- Cantaloupe
- Cherries
- Corn
- Cucumbers
- Eggplant
- Garlic
- Grapefruit
- Grapes
- Green beans
- Honeydew melon
- Kiwifruit
- Lima beans
- Mushrooms
- Peaches
- Peas
- Plums
- Radishes
- Raspberries
- Strawberries
- Summer squash and zucchini
- Tomatoes
- Watermelon

ON SALE

- School supplies
- Canning supplies
- Laptops
- Summer clothes and shoes

AUGUST

IN SEASON

- Apricots
- Beets
- Bell peppers
- Blackberries
- Blueberries
- Cantaloupe
- Cherries
- Corn
- Cucumbers
- Eggplant
- Garlic

- Grapefruit
- Grapes
- Green beans
- Honeydew melon
- Kiwifruit
- Lima beans
- Mushrooms
- Peaches
- Peas
- Plums
- Radishes
- Raspberries

- Strawberries
- Summer squash and zucchini
- Tomatoes
- Watermelon

ON SALE

- Bedding
- Organizers
- Kids' clothes
- School supplies
- Summer clothing

- Swimsuits
- Sunscreen
- Bug repellent
- Outdoor furniture
- Barbecues and barbecue accessories



SEPTEMBER

IN SEASON

- Apples
- Broccoli
- Brussel sprouts
- Cabbage
- Cauliflower
- Celery root
- Cranberries (grab them now and freeze enough for the holidays)
- Cucumbers
- Dates
- Fennel
- Grapes
- Greens
- Iceberg lettuce
- Leaf lettuce
- Mushrooms
- Nuts
- Okra
- Tomatoes



ON SALE

- Old generation iPhones (The new ones are coming soon—the price will drop by at least 50% on the old ones!)
- School snacks like pudding cups, juice boxes, etc.
- Car accessories
- Cars (they're making room for the new model year)
- Furniture
- Mattresses
- Appliances
- Barbecues
- Bicycles
- Garden supplies
- Lawnmowers and landscaping tools
- Patio furniture
- Summer clothes
- Swimsuits

OCTOBER

IN SEASON

- Apples
- Bananas
- Beets
- Broccoli
- Brussels sprouts
- Carrots
- Cauliflower
- Cranberries
- Garlic
- Ginger
- Grapes
- Mushrooms
- Parsnips
- Pears
- Pineapple
- Pumpkins



- Sweet potatoes and yams
- Winter squash

ON SALE

- Barbecues
- Grilling supplies
- Air conditioners
- Fans
- Plants
- Seeds
- Outdoor furniture
- Jeans

NOVEMBER

IN SEASON

- Apples
- Bananas
- Beets
- Broccoli
- Brussels sprouts
- Carrots
- Cauliflower
- Cranberries
- Garlic
- Ginger
- Grapes
- Mushrooms
- Parsnips
- Pears
- Pineapple
- Pumpkins
- Sweet potatoes and yams
- Winter squash

ON SALE

- Halloween candy
- String lights
- Decorations

- Costumes
- Baking items: baking powder, baking soda, cornmeal, flour, white sugar, brown sugar, powdered sugar, Bisquick, cake/brownie/cookie mixes, canned frostings
- Peanut butter
- Holiday foods: gravy, gravy mixes, seasoning packets, broth, Stove Top stuffing, cornbread mixes, canned dried onions, canned pumpkin
- Turkey
- Black Friday deals

DECEMBER

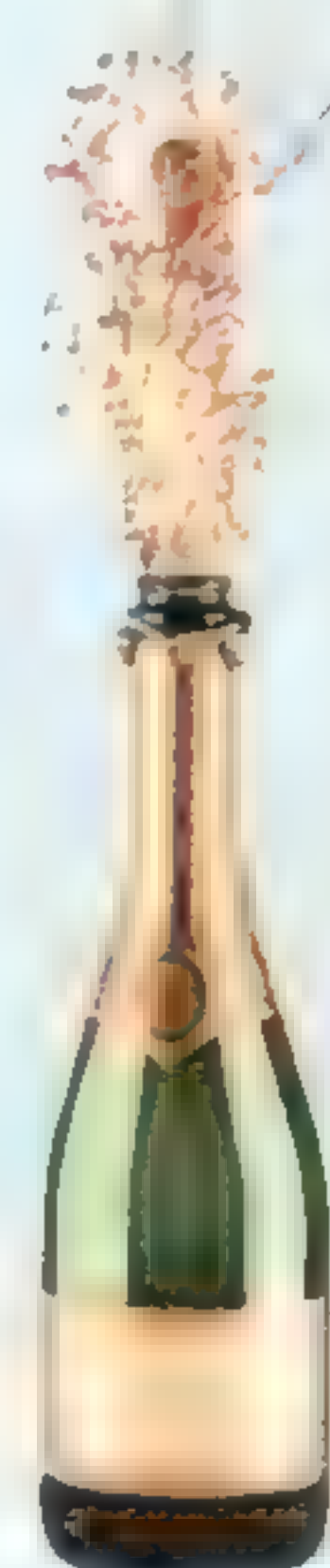
IN SEASON

- Bananas
- Grapefruit
- Lemons
- Oranges
- Pears
- Mushrooms
- Onions

- Leeks
- Potatoes
- Rutabagas
- Sweet Potatoes/yams
- Parsnips
- Turnips
- Winter squash

ON SALE

- Cookies
- Crackers
- Dips
- Sour cream
- Butter
- Cold cuts
- Soft drinks
- Stuffing mix
- Potato mix
- Cornbread mix
- Potatoes
- Candy-making items: chocolate chips, sprinkles, vanilla, corn syrup, nuts, evaporated milk, marshmallows
- Baking items: Baking powder, baking soda, cornmeal, flour, white sugar, brown sugar, powdered sugar, Bisquick, cake/brownie/cookie mixes, canned frostings, pie crusts
- Holiday foods: gravy, gravy mixes, seasoning packets, broth, canned dried onions, cranberry and canned pumpkin, ham
- Frozen potatoes, pies, whipped topping, vegetables
- Champagne
- Golf clubs
- Pools
- Televisions and other electronics (only before Christmas—afterward the prices go back up)
- Tools
- Fall-themed décor
- Gift cards: You can sometimes score cards that are reduced by as much as 10 to 15 percent—and you don't have to give them as gifts! If it is a place you normally shop, you can keep them for discounted shopping in the future.



YOUR OPINION MATTERS TO US!

VISIT PARADE.COM/DOLLARMAGOPINION
TO TELL US WHAT YOU THINK AND ENTER TO WIN A

\$50
GIFT
CARD



CHAPTER 6

GARDEN GOODIES ON A DIME

No matter where you live, you can probably find the room to grow something. When your purpose for gardening is to decrease your food bills (especially if you'd like to buy organic but find it out of your budget), your planning should be strategic, particularly if you have limited space. Here are some things to consider.



WHAT CAN YOU GROW A LOT OF?

Some vegetable plants produce tons of food—more than you could possibly eat. For example, anyone who has ever had a zucchini plant knows that one plant will see you through a hungry summer and make you multiple loaves of zucchini bread well into winter. Even if you buy seedlings instead of starting them yourself, each of these plants will provide a lot of food.

<u>Tomatoes</u>	<u>Peppers</u>
<u>Eggplants</u>	<u>Basil</u>
<u>Summer squash</u>	<u>Okra</u>
<u>(yellow and zucchini)</u>	<u>Cucumbers</u>



WHAT GROWS WELL WHERE YOU LIVE?

Every area has veggies that grow well and veggies that fail miserably. For example, if you live in a hot climate, delicate greens are unlikely to thrive, but there are bolt-proof lettuces bred to withstand the blazing heat of Nevada that should produce well for you. And of course you have to consider the physical area you have for growing. Vegetables will need a good amount of sun to thrive, and most won't grow well in soil with a lot of clay, so you may need to amend your soil or rely on a raised bed kind of system where you bring the soil in to a large, contained setting, which is nice because it can eliminate the need for constant weeding. And if your raised bed is on legs, it greatly reduces back strain for planting and harvesting.



WHAT IF YOU DON'T HAVE A YARD?

If you have a balcony or small patio, load it up with veggies. These vegetables grow well in containers:

- Tomatoes
- Bell peppers
- Radishes
- Greens
- Bush beans
- Peas
- Zucchini

Note that you will need the proper support for plants that grow tall or like to climb.



GROWING FOOD INDOORS

Maybe you don't have any outdoor space. There are several things you can grow indoors to cut your food bill.

- Fresh herbs
- Microgreens
- Spinach
- Sprouts
- Green onions
- Mushrooms (look for those sprouting logs)
- Ginger



WATER-SAVING TIPS FOR YOUR GARDEN

Depending on where you live, your summer water bill may end up being sky-high if you are a gardener. And you also may be limited to how often you can water. Here are some ideas to help you keep your water bill low when the heat is on.

- **Landscape with plants that grow naturally in your area.** Plants that are native should require little in the way of additional watering. Your county extension office is an excellent free resource and can often help with this.
- **Grow organic.** Chemical fertilizers can increase a plant's need for water.
- **Use an organic mulch** in your garden to help retain moisture.
- If you are container gardening, choose **soil with good water retention** and **choose water-wise annuals** for sunny spots, or consider beautifying shady spots with shade-tolerant (and less thirsty) plants.
- **Use drip irrigation** instead of a sprinkler to get water right to the roots of your plants.
- **Use a nozzle on your hose** so that you are only putting water where you want it, not spraying it uselessly as you walk to the garden.
- **Water container plants in the early afternoon and bed plants in the morning** for the most efficient usage of water.



Harvest rainwater for your garden.



DIY GARDEN SUPPLEMENTS

If you set foot into any garden store during the growing season, you'll see loads of expensive soil amendments and supplements that seem like they're must-haves if you want to grow vegetables. They come at a high price at the store, but often, you can make them yourself at home using things that you'd normally throw into the trash. Healthy soil is the most valuable thing you can add to a garden. To see what you need, either take a soil sample to your local extension office or get a soil-testing kit. This will help you decide what supplements you need. Here are some DIY garden supplements that will give you a flourishing garden on a dime.

- **Ashes** Sprinkle ashes from your fireplace or woodstove onto the soil to increase potassium and calcium carbonate.
- **Banana peels** If your soil needs potassium, plant banana peels in the dirt beside the roots of potassium-loving plants.
- **Coffee grounds** Instead of dumping your coffee grounds, spread them out to dry. Then use them as mulch around plants that crave nitrogen, such as blueberries, avocados, and fruit trees.
- **Egg shells** Rinse and dry out eggshells, then crumble them finely. Scatter them on your garden soil to add calcium and phosphorus.
- **Hair** Human or pet hair adds nitrogen to the soil. Bonus: It can also help repel deer and rabbits.
- **Tums** Plant an extra-strength Tums pill at the root of all tomato plants to help prevent blossom-end rot. You can also use powdered milk or eggshells for this purpose.
- **Water from the aquarium** If you have fish, the waste they add to the water is a fantastic fertilizer for your garden.

HOW TO MAKE A QUICK, CHEAP COMPOST BIN

Have you ever priced out those compost bins that you can buy? They have all sorts of bells and whistles, like cranks that turn the contents for you and fancy slide-out trays at the bottom. They can also cost hundreds of dollars. But you can make a simple DIY compost bin for a whole lot less money. Pick up a 32-gallon latch bin (the kind where the lid snaps on at ends) for about \$20 or less. You can get these in all sorts of colors to blend with your fencing or outdoor décor. Drill 6-12 holes in the bottom of your bin, then drill a few holes in each side. (The number of holes will depend on the shape of your bin.) Then, put the lid on the bin to provide a little bit of stability. Finally, drill another half dozen or so holes in the lid of the bin. That's it! You're ready to compost!



Epsom salts Dissolve 1 tsp of non-scented Epsom salts into a gallon of water, then spray onto your garden to add a dose of magnesium and sulfur.



COMPOSTING 101

To get your compost off to a good start, lay some ripped up cardboard or newspaper (not the kind with color, just black and white) in the bottom of the bin.

Top that with some straw or leaves, then top that with some garden soil. You may need to buy a bag if you don't have any to spare. Fill your container about a third of the way with these items. Place your bin in a convenient spot. If you can hide it between some shrubs, all the better so that when the compost-to-be is done, you don't have to lug it anywhere; you can just tip it over and spread it out.



HOW TO MAKE THE MAGIC HAPPEN

The smaller the pieces are that you put into your compost pile, the faster you will have beautiful soil from it. You can run your fruit and veggie scraps through the blender and run outdoor clippings over with the lawnmower for best results. Paper can be run through the shredder. Each time you add something to your compost pile, give a little stir (keep a stirring tool nearby). Things are decomposing when they're giving off a lot of heat. If there isn't any heat in there, your composting magic is not occurring. Then, you'll need to balance your greens (things with nitrogen) and your browns (things with carbon). The ideal ratio approaches 25 parts browns to 1-part greens. Judge the amounts roughly equal by weight. Too much carbon will cause the

pile to break down too slowly, while too much nitrogen can cause odor. The carbon provides energy for the microbes, and the nitrogen provides protein. To clarify: If your compost begins to smell bad, you need to add browns. If it isn't composting fast enough, you need to add greens.



50+ THINGS YOU CAN COMPOST IN YOUR NEW DIY COMPOST BIN

Here are the browns and greens you can add to your compost pile, heap, bin, or whatever.

GREENS ARE THINGS LIKE

- Fruit skins
- Apple cores, but not the pits from stone fruits unless you grind them up
- Vegetable peels
- Vegetable trimmings (like the bottom of the celery)
- Fruits and veggies that have been in the freezer too long
- Clippings from shrubbery
- Potato peel
- Human hair
- Pet hair
- Egg shells
- Tea bags (remove the staples) and tea leaves
- Clippings from non-toxic houseplants
- Dead bugs
- Dead cut flowers
- Stale cereal
- Feathers
- Bread
- Leftover hot cereal
- Onion skins
- Leftover fruits

- Leftover vegetables
- Dust bunnies
- Banana peels
- Stale chips



- Stale crackers
- Coffee grounds
- Coffee filters
- Pet bedding from non-carnivorous animals
- Manure from non-carnivorous animals
- Contents of the dust pan
- Contents of the vacuum cleaner
- Pulp from the juicer

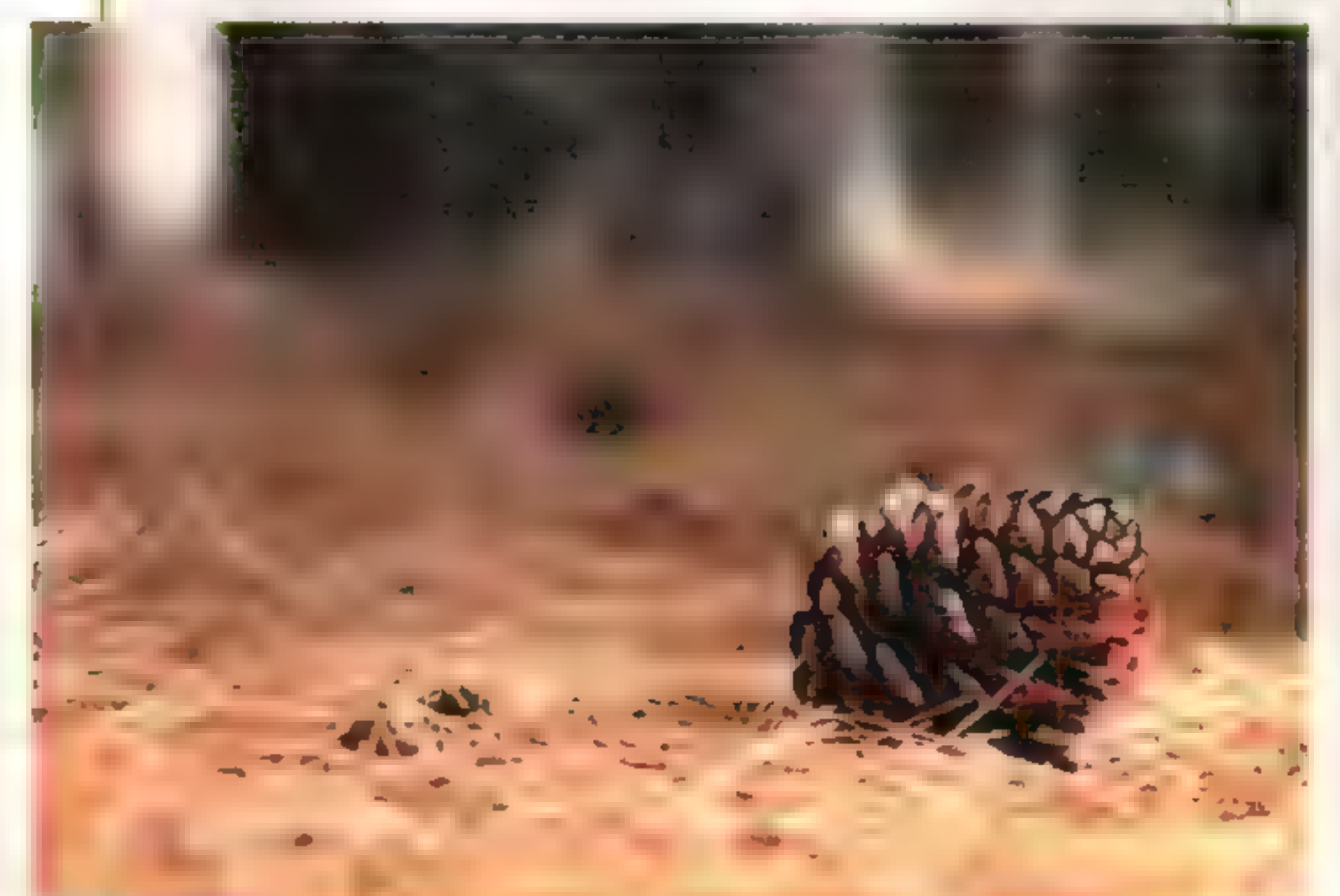
If the pH needs to be adjusted, you can add ashes from the fireplace or woodstove. Just a little, though, or you will turn your soil too alkaline and decomposition will not occur.

BROWNS ARE THINGS LIKE

- Paper napkins
- Paper towels
- Toilet paper (not with human waste on it)



- Newspaper without colored ink
- Junk mail without colored ink
- Sawdust from untreated wood
- Straw
- Peat moss
- Shredded cardboard
- Envelopes (remove the little plastic window and shred the paper)
- Cotton balls (pulled apart)
- Shredded toilet paper or paper towel tubes
- Shredded egg cartons
- Crushed nut shells
- Shredded twigs and branches
- Coffee filters
- Lint from the dryer





Save the Children®

READ. LOG. HELP.

JOIN US FOR 100 DAYS OF READING!

Did you know that millions of kids living in rural America don't own a children's book? You can help with 100 Days of Reading. Every minute you log will help give books and educational materials to kids in the U.S. who have none.

Read and log your minutes at savethechildren.org/read



BEAT RISING FUEL PRICES

If you haven't noticed the increasing prices of gas lately, you probably haven't fueled up. Across the nation, prices are inching upward—in some places more than 30 cents overnight. Fuel is one of those things that we have to have, and we really can't stock up on in any significant way. While it's affecting the price of anything that must be transported (so, everything), here are ways to save what you can in your own vehicle.

Fill up in the morning. Mornings are generally cooler, and that is when gasoline is denser. Later in the day, when it is hotter, gasoline expands. You will get a little bit more bang for your buck when purchasing fuel at the coolest part of the day.

Figure out your area's cheapest gas stations. But be warned, some places mix a bit of water with their fuel which can damage your engine. Stick with places that are name brand to avoid this. There's an app called GasBuddy that can help you find the prices of your local fuel stations without driving around to them.

Don't sit there and idle. If you are stopped for any period of time, turn off your car. Okay, you'll probably need to crack window in summer to have a hope of staying cool, but you won't just be sitting there burning fuel by the minute.

Know what uses up more fuel. Putting your car in reverse, running your air conditioner, and accelerating use more fuel than driving at a steady pace. Your cruise control can help with this. Having your windows and sunroof open can increase drag, also increasing fuel usage.

Maintain your vehicle well. Keeping your tires properly inflated increases gas mileage by more than 3 percent. Doing a tune-up improves gas mileage by about 4 percent and repairing a faulty oxygen sensor can improve your mileage by as much as 40 percent.

Use public transit. This is why you have a car, to avoid public transit, right? But sometimes it just makes more sense to take the bus than to

drive, pay for parking, then drive some more. If your teens want to go to the mall or movies, perhaps the city bus would be a better option than a parent driving them there, coming home, going to pick them up, and coming home. Weigh these factors into your transportation decisions if you have such transit available where you live.

Group your activities. If you have errands, figure out an efficient route. Group all the things you have to do on one end of town together instead of making multiple trips. Never go out for "just one thing."

Hitch a ride and find some things to do. For example, if your spouse works downtown, figure out a day of activities with the kids and hitch a ride. If someone you know is going to the city, ask if they'd like some company and walk to get some errands done or go sightseeing while they're tied up.

Walk to things that are close by. Most of us jump in the car to go places that we could walk to fairly easily. If you live in a walkable area, transport yourself with your own two feet. Not only will it save on gas, it will help you get in better shape. If you have kids, the walk itself can serve as entertainment.

Pack light when you travel. If you are going on a road trip, keep in mind the fact that every hundred pounds of weight that you add to your car reduces the miles per gallon by 2 percent. That can really add up!

Enroll in a gas station loyalty program. They can save you a bundle on fuel. In a store you're visiting anyway, like Kroger, for every \$100 you spend at the store each month, you get 10 cents per gallon off the price of gas at their stations. When you have lots of points, fill up when your fuel tank is nearly empty. Note that you will need to keep track of when your points expire. Even if you have gas in the tank, use up those points before they disappear!

Consider getting a more fuel-efficient vehicle. This is only a good idea if you were buying another car anyway, but if you happen to be trading in, think about swapping your SUV, sportscar, or truck for a minivan or an economical car.



Fill up when it's cheapest. Statistically, Monday is the day when fuel prices are at their lowest, and Friday is when they are higher. The 4th of July and Black Friday are reportedly the cheapest days of the year to buy gasoline.

APRIL

IN SEASON

- Apricots
- Asparagus
- Bananas
- Beets
- Broccoli
- Cabbage
- Green beans
- Lettuce
- Mangos
- Mushrooms
- Onions and leeks
- Peas
- Pineapple
- Radishes
- Rhubarb
- Spinach
- Strawberries



ON SALE

- Outdoor fitness gear
- Running/walking shoes
- Easter décor
- Candy
- Spring décor
- Jewelry
- Cruises

IN SEASON

- Asparagus
- Bananas
- Beets
- Garlic
- Green beans
- Lettuce
- Mangos
- Mushrooms
- Onions and leeks
- Peas

IN SEASON

- Apricots
- Bell peppers
- Blackberries
- Blueberries
- Cantaloupe
- Cherries
- Corn
- Cucumbers
- Eggplant
- Garlic
- Grapes
- Green beans
- Honeydew melon
- Lima beans
- Peaches
- Peas
- Plums
- Raspberries
- Summer squash and zucchini
- Tomatoes
- Watermelon

MAY

- Pineapple
- Radishes
- Rhubarb
- Small baby potatoes
- Spinach
- Strawberries

ON SALE

- Refrigerators
- Mattresses
- Office furniture



JUNE

ON SALE

- Gym memberships
- Tools
- "Guy" stuff (Father's Day)
- Picnic items
- Grills and related accessories
- Sunscreen
- Hair removal products
- Bug spray
- Swimsuits
- Flip flops



JULY

IN SEASON

- Apricots
- Bananas
- Basil
- Beets
- Bell peppers
- Blackberries
- Blueberries
- Cantaloupe
- Cherries
- Corn
- Cucumbers
- Eggplant
- Garlic
- Grapefruit
- Grapes
- Green beans
- Honeydew melon
- Kiwifruit
- Lima beans
- Mushrooms
- Peaches
- Peas
- Plums
- Radishes
- Raspberries
- Strawberries
- Summer squash and zucchini
- Tomatoes
- Watermelon

ON SALE

- School supplies
- Canning supplies
- Laptops
- Summer clothes and shoes

AUGUST

IN SEASON

- Apricots
- Beets
- Bell peppers
- Blackberries
- Blueberries
- Cantaloupe
- Cherries
- Corn
- Cucumbers
- Eggplant
- Garlic

- Grapefruit
- Grapes
- Green beans
- Honeydew melon
- Kiwifruit
- Lima beans
- Mushrooms
- Peaches
- Peas
- Plums
- Radishes
- Raspberries

- Strawberries
- Summer squash and zucchini
- Tomatoes
- Watermelon

ON SALE

- Bedding
- Organizers
- Kids' clothes
- School supplies
- Summer clothing

- Swimsuits
- Sunscreen
- Bug repellent
- Outdoor furniture
- Barbecues and barbecue accessories



SEPTEMBER

IN SEASON

- Apples
- Broccoli
- Brussel sprouts
- Cabbage
- Cauliflower
- Celery root
- Cranberries (grab them now and freeze enough for the holidays)
- Cucumbers
- Dates
- Fennel
- Grapes
- Greens
- Iceberg lettuce
- Leaf lettuce
- Mushrooms
- Nuts
- Okra
- Tomatoes



ON SALE

- Old generation iPhones (The new ones are coming soon—the price will drop by at least 50% on the old ones!)
- School snacks like pudding cups, juice boxes, etc.
- Car accessories
- Cars (they're making room for the new model year)
- Furniture
- Mattresses
- Appliances
- Barbecues
- Bicycles
- Garden supplies
- Lawnmowers and landscaping tools
- Patio furniture
- Summer clothes
- Swimsuits

OCTOBER

IN SEASON

- Apples
- Bananas
- Beets
- Broccoli
- Brussels sprouts
- Carrots
- Cauliflower
- Cranberries
- Garlic
- Ginger
- Grapes
- Mushrooms
- Parsnips
- Pears
- Pineapple
- Pumpkins



- Sweet potatoes and yams
- Winter squash

ON SALE

- Barbecues
- Grilling supplies
- Air conditioners
- Fans
- Plants
- Seeds
- Outdoor furniture
- Jeans

NOVEMBER

IN SEASON

- Apples
- Bananas
- Beets
- Broccoli
- Brussels sprouts
- Carrots
- Cauliflower
- Cranberries
- Garlic
- Ginger
- Grapes
- Mushrooms
- Parsnips
- Pears
- Pineapple
- Pumpkins
- Sweet potatoes and yams
- Winter squash

ON SALE

- Halloween candy
- String lights
- Decorations

- Costumes
- Baking items: baking powder, baking soda, cornmeal, flour, white sugar, brown sugar, powdered sugar, Bisquick, cake/brownie/cookie mixes, canned frostings
- Peanut butter
- Holiday foods: gravy, gravy mixes, seasoning packets, broth, Stove Top stuffing, cornbread mixes, canned dried onions, canned pumpkin
- Turkey
- Black Friday deals

DECEMBER

IN SEASON

- Bananas
- Grapefruit
- Lemons
- Oranges
- Pears
- Mushrooms
- Onions

- Leeks
- Potatoes
- Rutabagas
- Sweet Potatoes/yams
- Parsnips
- Turnips
- Winter squash

ON SALE

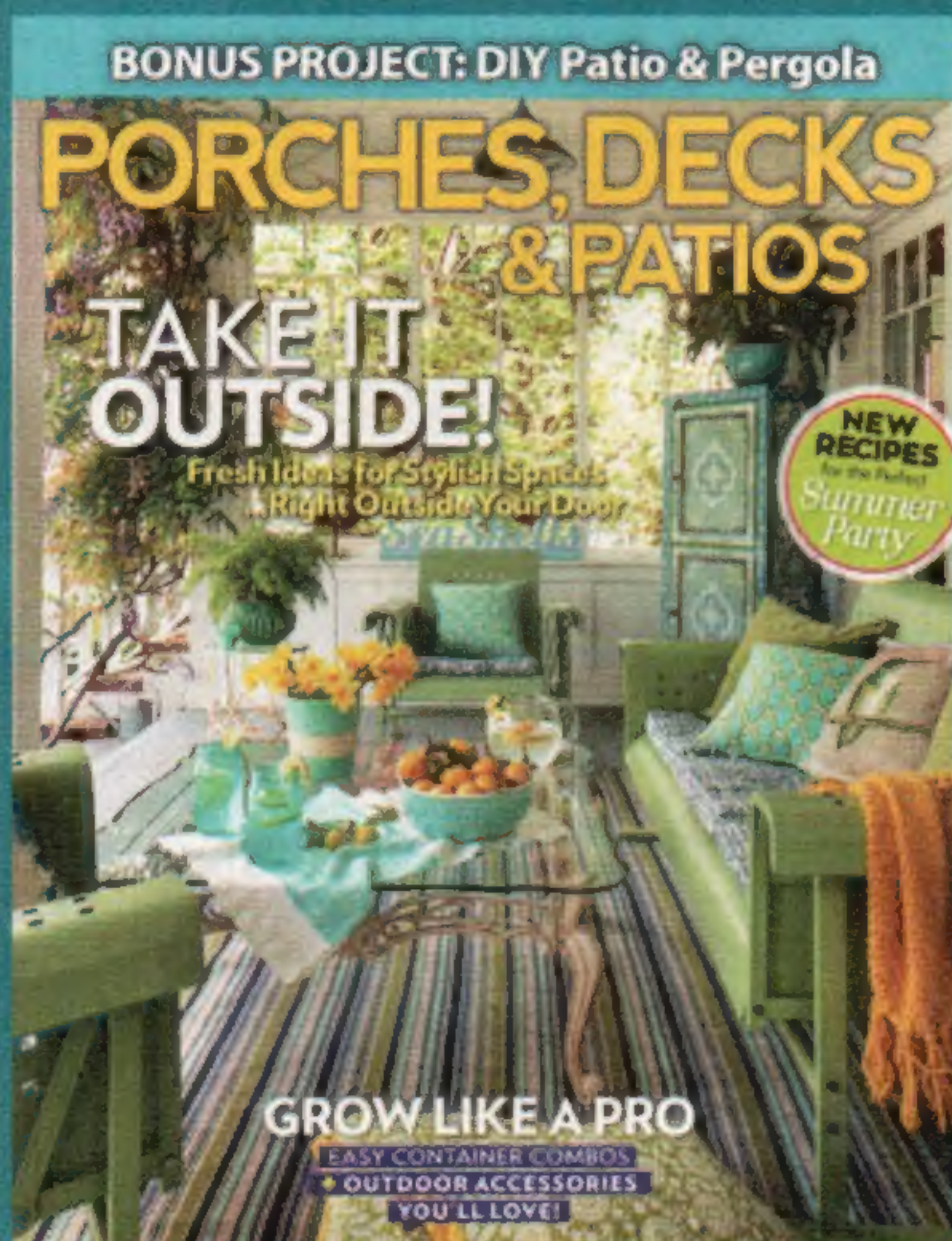
- Cookies
- Crackers
- Dips
- Sour cream
- Butter
- Cold cuts
- Soft drinks
- Stuffing mix
- Potato mix
- Cornbread mix
- Potatoes
- Candy-making items: chocolate chips, sprinkles, vanilla, corn syrup, nuts, evaporated milk, marshmallows
- Baking items: Baking powder, baking soda, cornmeal, flour, white sugar, brown sugar, powdered sugar, Bisquick, cake/brownie/cookie mixes, canned frostings, pie crusts
- Holiday foods: gravy, gravy mixes, seasoning packets, broth, canned dried onions, cranberry and canned pumpkin, ham
- Frozen potatoes, pies, whipped topping, vegetables
- Champagne
- Golf clubs
- Pools
- Televisions and other electronics (only before Christmas—afterward the prices go back up)
- Tools
- Fall-themed décor
- Gift cards: You can sometimes score cards that are reduced by as much as 10 to 15 percent—and you don't have to give them as gifts! If it is a place you normally shop, you can keep them for discounted shopping in the future.



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CHAPTER 6

GARDEN GOODIES ON A DIME

No matter where you live, you can probably find the room to grow something. When your purpose for gardening is to decrease your food bills (especially if you'd like to buy organic but find it out of your budget), your planning should be strategic, particularly if you have limited space. Here are some things to consider.



WHAT CAN YOU GROW A LOT OF?

Some vegetable plants produce tons of food—more than you could possibly eat. For example, anyone who has ever had a zucchini plant knows that one plant will see you through a hungry summer and make you multiple loaves of zucchini bread well into winter. Even if you buy seedlings instead of starting them yourself, each of these plants will provide a lot of food.

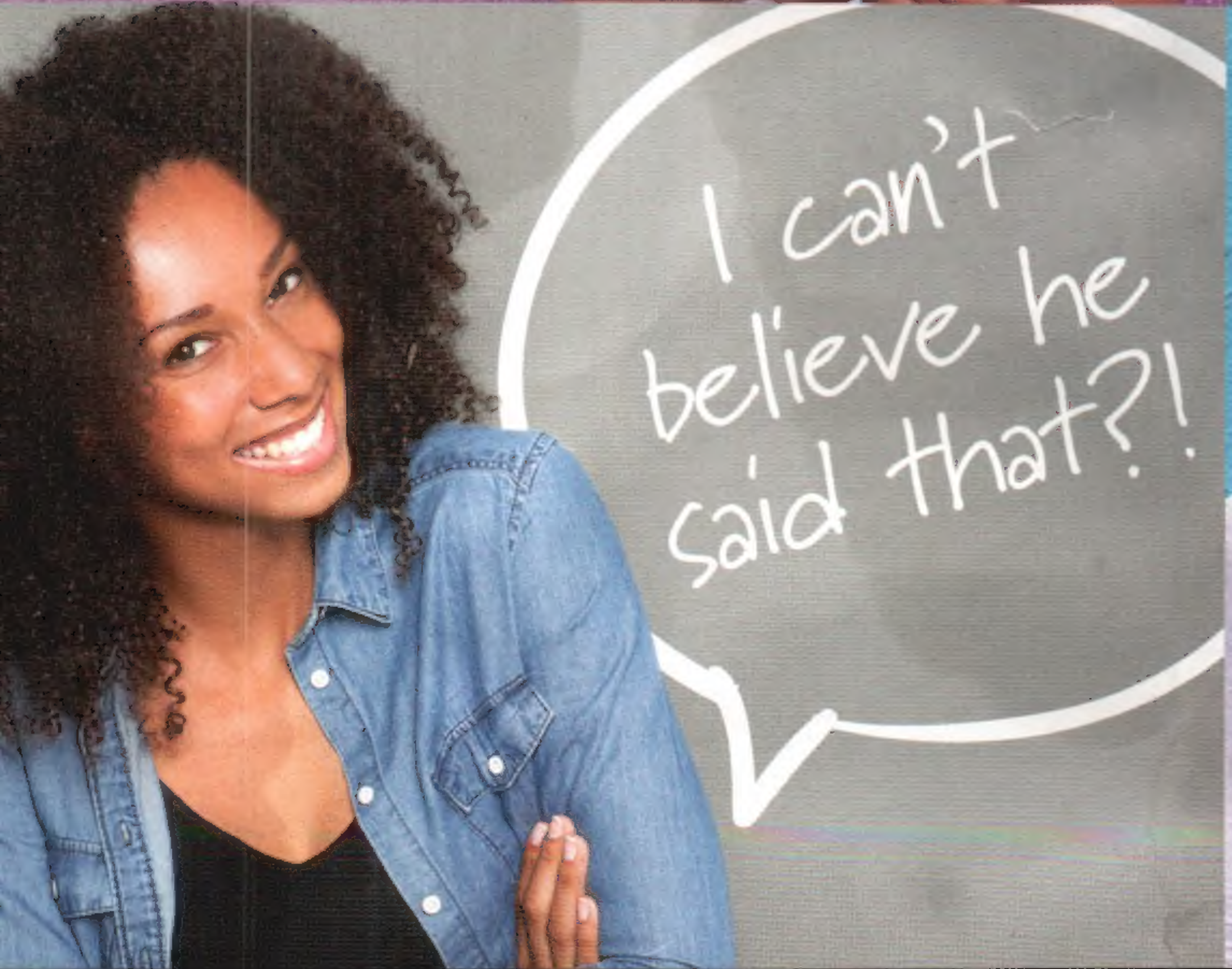
Tomatoes	Peppers
Eggplants	Beans
Summer squash	Okra
(yellow and zucchini)	Cucumbers



WHAT GROWS WELL WHERE YOU LIVE?

Every area has veggies that grow well and veggies that fail miserably. For example, if you live in a hot climate, delicate greens are unlikely to thrive, but there are bolt-proof lettuces bred to withstand the blazing heat of Nevada that should produce well for you. And of course you have to consider the physical area you have for growing. Vegetables will need a good amount of sun to thrive, and most won't grow well in soil with a lot of clay, so you may need to amend your soil or rely on a raised bed kind of system where you bring the soil in to a large, contained setting, which is nice because it can eliminate the need for constant weeding. And if your raised bed is on legs, it greatly reduces back strain for planting and harvesting.





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*Based on latest 52-week IRI data